





608055















ACCOUNTS AND PAPERS:

*FORTY-FOUR VOLUMES.*

---

— (29.) —

TRADE, &c.—*continued*—(LIFE ASSURANCE COMPANIES);  
SLAVE TRADE.

---

---

Session

8 February — 15 August 1876.

---

---

VOL. LXX.

1876.

---







# ACCOUNTS AND PAPERS:

1876.

## FORTY-FOUR VOLUMES:—CONTENTS OF THE

### TWENTY-NINTH VOLUME.

---

N. B.—*THE* Figures at the beginning of the line, correspond with the N° at the foot of each Paper; and the Figures at the end of the line, refer to the MS. Paging of the Volumes arranged for The House of Commons.

---

#### TRADE, &c.—continued.

##### Life Assurance Companies :

- ✓150. Statements and Abstracts of Reports deposited with the Board of Trade, under "The Life Assurance Companies Act, 1870," for the Year ended 31st December 1875 - - - - - p. 1

#### SLAVE TRADE :

##### Fugitive Slaves :

- ✓[c. 1413.] Correspondence respecting the Reception of Fugitive Slaves on Board Her Majesty's Ships - - - - - 257
- ✓[c. 1480.] Circulars respecting Slaves in Foreign Countries, addressed to British Military or Naval Officers - - - - - 311
- ✓[c. 1593.] Instructions respecting Reception of Fugitive Slaves on Board Her Majesty's Ships - - - - - 323

##### Slave Trade (Correspondence, &c.) :

- ✓[c. 1588.] Correspondence with British Representatives and Agents Abroad, and Reports from Naval Officers relating to the Slave Trade 327

##### Slave Trade (East India) :

- ✓[c. 1546.] Despatches with respect to the Practice of the Slave Trade by the Subjects of the Native Princes of India - - - - - 703

##### Slave Trade (Zanzibar) :

- ✓[c. 1521.] Communications from Dr. Kirk respecting the Suppression of the Land Slave Traffic in the Dominions of the Sultan of Zanzibar - - - - - 719







LIFE ASSURANCE COMPANIES.

---

STATEMENTS AND ABSTRACTS

OF

R E P O R T S

DEPOSITED WITH THE BOARD OF TRADE,

UNDER

“THE LIFE ASSURANCE COMPANIES ACT, 1870,”

For the Year ended 31st December 1875.

(PRESENTED PURSUANT TO ACT OF PARLIAMENT.)

---

*Ordered, by The House of Commons, to be Printed,*  
*4 April 1876.*

---







## LIFE ASSURANCE COMPANIES.

STATEMENTS and ABSTRACTS of REPORTS deposited with the Board of Trade, under "The Life Assurance Companies Act, 1870," for the Year ended 31st December 1875.

## CONTENTS.

NAME OF COMPANY.	Page.	Annual Returns, Schedules 1 to 4, Sections 5 and 6.	Valuation Returns, Schedule 5, Section 7.	Statistical Returns, Schedule 6, Section 8.
Aberdeen Mutual and Friendly - - - - -	200	31 Dec. - 1874	—	—
Albion - - - - -	90	31 Dec. - 1874	- 1874* -	- 1874.*
Alliance - - - - -	6	31 Dec. - 1874	- 1874 -	- 1874.
Argus - - - - -	62	31 Dec. - 1874	- 1874 -	- 1874.
Ark of Scotland - - - - -	206	31 Dec. - 1874	—	- 1873.
Atlas - - - - -	91	25 Dec. - 1874	25 Dec. - 1874	25 Dec. 1874.
British Empire - - - - -	57	31 Dec. - 1874	- 1873 -	- 1873.
British Equitable - - - - -	189	31 Jan. - 1875	- 1873 -	- 1873.
British Guardian (Limited) - - - - -	—	—	—	—
British Imperial (Limited) - - - - -	202	31 Dec. - 1874	- 1873 -	- 1873.
British Legal (Limited) - - - - -	199	30 June - 1875	- 1874 -	- 1874.
British Provident - - - - -	244	30 June - 1874	- 1872 -	- 1872.
British Workman's (Limited) - - - - -	230	30 April - 1875	—	—
Briton Medical and General - - - - -	47	31 Dec. - 1874	- 1874 -	- 1874.
Caledonian - - - - -	74	14 May - 1875	- 1872 -	- 1872.
Church of England - - - - -	48	31 Dec. - 1874	- 1873 -	- 1873.
Citizen - - - - -	239c	31 Jan. - 1874	—	—
City of Glasgow - - - - -	42	20 Jan. - 1875	- 1874 -	- 1874.
Clergy Mutual - - - - -	76	31 May - 1875	- 1871 -	- 1871.
Clerical, Medical, and General - - - - -	201	30 June - 1875	- 1871 -	- 1871.
Colonial (Limited) - - - - -	—	—	—	—
Commercial Union - - - - -	112	31 Dec. - 1874	- 1873 -	- 1873.
Continental (of New York) - - - - -	—	—	—	—
Crown - - - - -	209	25 Mar. - 1875	25 Mar. - 1875	25 Mar. 1875.
Customs Annuity and Benevolent Fund - - - - -	168	5 Jan. - 1875	- 1873 -	- 1873.
Eagle - - - - -	139	30 June - 1875	- 1872 -	- 1872.
Economic - - - - -	18	31 Dec. - 1874	- 1874 -	- 1874.
Edinburgh - - - - -	70	31 Mar. - 1875	- 1871 -	- 1871.
Emperor - - - - -	208	31 Mar. - 1875	—	—
English and Scottish Law - - - - -	15	25 Dec. - 1874	- 1871 -	- 1871.
Equitable - - - - -	109	31 Dec. - 1874	—	- 1873.
Equitable of the U.S. - - - - -	68	31 Dec. - 1874	—	—
Equity and Law - - - - -	157	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
Exchange, Advance, and Investments - - - - -	1	31 Dec. - 1874	—	- 1873.
Free Methodist and General Benefit (Limited) - - - - -	30	31 Dec. - 1874	- 1874 -	- 1874.
Friends' Provident - - - - -	221	20 Nov. - 1874	- 1873 -	- 1873.
General - - - - -	69	31 Dec. - 1874	- 1873 -	- 1873.
Great Britain - - - - -	21 & 56	31 Dec. - 1874	31 Dec. - 1873	31 Dec. 1873.
Gresham - - - - -	217	30 June - 1875	- 1873 -	- 1873.
Guardian - - - - -	117	24 Dec. - 1874	24 Dec. - 1874	24 Dec. 1874.
Hand-in-Hand - - - - -	149	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
Imperial - - - - -	—	—	- 1871 -	- 1871.
Imperial Union - - - - -	14	30 June - 1874	—	—
Itinerant Methodist Preacher's Annuity - - - - -	128	27 Feb. - 1875	- 1872 -	—
Lancashire - - - - -	102	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
Law Life - - - - -	16 & 231	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
Law Property - - - - -	130	31 Dec. - 1874	- 1872 -	- 1872.
Law Reversionary Interest - - - - -	58	31 Dec. - 1874	31 Dec. - 1874	—
Law Union - - - - -	131	30 Nov. - 1874	30 Nov. - 1874	30 Nov. 1874
Legal and General - - - - -	8	31 Dec. - 1874	- 1872 -	- 1872.
Leicester Industrial Association and Building - - - - -	—	—	—	—
Liberal Annuity of Dublin - - - - -	—	—	—	—
Life Association of England and Wales - - - - -	—	—	—	—
Life Association of Scotland - - - - -	190	5 April - 1875	- 1871 -	- 1871.
Liverpool and General - - - - -	—	—	—	—
Liverpool and London and Globe - - - - -	26	31 Dec. - 1874	- 1874 -	- 1874.

\* The last return was deposited during the year here mentioned, and will be found in the Blue Book published in the early part of the following year.



NAME OF COMPANY.	Page.	Annual Returns, Schedules 1 to 4, Sections 5 and 6.	Valuation Returns, Schedule 5, Section 7.	Statistical Returns, Schedule 6, Section 8.
London and Birmingham (Limited) - - - - -	203	31 Dec. - 1874	—	—
London and Lancashire - - - - -	164	31 Dec. - 1874	- 1873* -	- 1873.*
London and Manchester Industrial (Limited) - - - - -	166	24 Mar. - 1875	—	- 1874.
London and Provincial Law - - - - -	43	31 Dec. - 1874	- 1871 -	- 1871.
London and Southwark (Limited) - - - - -	143	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
London Annuity - - - - -	67	31 Dec. - 1874	—	- 1872.
London Assurance - - - - -	4	31 Dec. - 1874	- 1871 -	- 1871.
London East India and Colonial (Limited) - - - - -	—	—	—	—
London Life - - - - -	218	30 June - 1875	30 June - 1875	- 1874.
Manchester Provident (Limited) - - - - -	—	—	—	—
Marine and General - - - - -	169	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
Masonic and General (Limited) - - - - -	126	30 Sept. - 1874	- 1874 -	- 1874.
Metropolitan - - - - -	29	4 Jan. - 1875	- 1874 -	- 1874.
Midland Counties - - - - -	65	24 Mar. - 1875	- 1872 -	- 1872.
Mutual - - - - -	13	31 Dec. - 1874	- 1874 -	- 1874.
National (of Ireland) - - - - -	—	—	- 1873 -	- 1873.
National Funds (Limited) - - - - -	239	30 Sept. - 1874	—	—
National Guardian (Limited) - - - - -	85	30 June - 1875	30 June - 1874	30 June 1874.
National Industrial and General Deposit and Advance - - - - -	238	30 Sept. - 1874	—	—
National Life - - - - -	28	31 Dec. - 1874	- 1871 -	- 1871.
National Provident - - - - -	2	20 Nov. - 1874	- 1873 -	- 1873.
New York - - - - -	9	31 Dec. - 1874	—	—
North America of New York - - - - -	—	—	- 1873 -	- 1873.
North British and Mercantile - - - - -	53	31 Dec. - 1874	- 1871 -	- 1871.
Northern - - - - -	115	31 Dec. - 1874	- 1871 -	- 1871.
Norwich Union - - - - -	61	31 Dec. - 1874	- 1871 -	- 1871.
Patriotic (of Ireland) - - - - -	207	13 Aug. - 1875	- 1874 -	- 1874.
Pearl (Limited) - - - - -	129	30 June - 1875	- 1874 -	- 1874.
Pelican - - - - -	75	31 Dec. - 1874	—	- 1872.
Positive (Limited) - - - - - (with correspondence)	240	31 Dec. - 1874	—	—
Protector - - - - -	101	31 Dec. - 1874	- 1873 -	- 1873.
Provident Clerks' - - - - -	205	31 Dec. - 1874	- 1873 -	- 1873.
Provident - - - - -	3	31 Dec. - 1874	- 1873 -	- 1873.
Provincial - - - - -	142	31 Dec. - 1874	- 1871 -	- 1871.
Prudential - - - - -	11	31 Dec. - 1874	- 1872 -	- 1872.
Queen - - - - -	55	31 Dec. - 1874	- 1874 -	- 1874.
Refuge Friendly - - - - -	12	31 Dec. - 1874	—	—
Reliance - - - - -	156	31 Dec. - 1874	- 1873 -	- 1873.
Rock - - - - -	72	31 Dec. - 1874	—	- 1871.
Royal - - - - -	176	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
Royal Exchange - - - - -	59	30 April - 1875	- 1871 -	- 1871.
Royal Farmers' and General - - - - -	34	31 Dec. - 1874	- 1874 -	- 1874.
Sceptre - - - - -	19	31 Dec. - 1874	- 1874 -	- 1874.
Scottish Amicable - - - - -	77	31 Dec. - 1874	31 Dec. - 1874	31 Dec. 1874.
Scottish Commercial - - - - -	63	31 Dec. - 1874	- 1874 -	- 1874.
Scottish Equitable - - - - -	66	1 Mar. - 1875	- 1873 -	- 1873.
Scottish Imperial - - - - -	127	31 Dec. - 1874	- 1871 -	- 1871.
Scottish National - - - - -	167	14 May - 1875	- 1873 -	- 1873.
Scottish Provident - - - - -	64	31 Dec. - 1874	- 1874 -	- 1874.
Scottish Provincial - - - - -	49	31 Jan. - 1875	- 1872 -	- 1872.
Scottish Union - - - - -	204	31 July - 1875	- 1872 -	- 1872.
Scottish Widows' Fund - - - - -	165	31 Dec. - 1874	- 1874 -	- 1874.
Security (Limited) - - - - -	239 a	31 Dec. - 1874	- 1874 -	- 1874.
Sovereign - - - - -	51	31 Dec. - 1874	- 1874 -	- 1874.
Standard - - - - -	44	14 Nov. - 1874	- 1871 -	- 1872.
Star - - - - -	141	31 Dec. - 1874	- 1874 -	- 1874.
Sun Life - - - - -	71	24 June - 1875	- 1873 -	- 1873.
Union - - - - -	239 b	30 June - 1875	- 1872 -	- 1872.
United Kent Life - - - - -	46	25 Mar. - 1875	- 1872 -	- 1872.
United Kingdom (Limited) - - - - -	20	31 Dec. - 1874	- 1873 -	- 1873.
United Kingdom Temperance and General Provident - - - - -	45	31 Dec. - 1874	- 1871 -	- 1871.
Universal - - - - -	35	31 Dec. - 1874	31 Dec. - 1874	- 1874.
University - - - - -	191	1 May - 1875	1 May - 1875	1 May 1875.
Wesleyan and General - - - - -	110	31 Dec. - 1874	- 1874 -	- 1874.
West of England - - - - -	31	31 Dec. - 1874	- 1873 -	- 1873.
Western Counties and London - - - - -	73	31 Jan. - 1875	- 1873 -	- 1873.
Westminster and General - - - - -	17	31 Dec. - 1874	- 1872 -	- 1872.
Whittington - - - - -	114	30 April - 1875	- 1872 -	- 1872.
Yorkshire Fire and Life - - - - -	32	27 Feb. - 1875	1 Mar. - 1875	1 Mar. 1875.
Yorkshire Provident - - - - -	& 222 140	31 July - 1875	—	- 1874.

\* The last return was deposited during the year here mentioned, and will be found in the Blue Book published in the early part of the following year.



# LIFE ASSURANCE COMPANIES.

STATEMENTS and ABSTRACTS of REPORTS deposited with and accepted by the Board of Trade under  
"The Life Assurance Companies Act, 1870," during the Year 1875.

## EXCHANGE, ADVANCE, AND INVESTMENT COMPANY (LIMITED).

### THIRD SCHEDULE.

REVENUE ACCOUNTS of the Exchange, Advance, and Investment Company (Limited), for the Year ending  
31st December 1874.

#### No. 1.—LIFE ASSURANCE ACCOUNT.

RECEIPTS.	£. s. d.	PAYMENTS.	£. s. d.
31 December 1874:		31 December 1874:	
Amount of Life Assurance Fund at the beginning of the Year - - - - -	375 8 4	Commission - - - - -	16 7 6
Premiums - - - - -	294 7 9	Expenses of Management - - - - -	15 - -
Interest - - - - -	18 15 -	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	657 3 7
£.	688 11 1	£.	688 11 1

#### No. 2.—SICK ACCOUNT.

	£. s. d.		£. s. d.
31 December 1874:		31 December 1874:	
Amount of Sick Fund at the beginning of the Year -	6 18 8	Amount of Sick Fund at the end of the Year, as per Fourth Schedule - - - - -	9 19 -
Premiums - - - - -	3 - 4	£.	9 19 -
£.	9 19 -		

#### No. 3.—DEPOSIT AND LOAN ACCOUNT.

	£. s. d.		£. s. d.
31 December 1874:		31 December 1874:	
Amount of Fund at the beginning of the Year - -	1,492 8 7	Deposits withdrawn (during the Year) - - -	303 - -
Deposits (received during the Year) - - -	578 15 -	Commission - - - - -	184 15 -
Interest (on Capital and Deposits invested) - - - - -	£. 1,143 4 -	Expenses of Management - - - - -	325 19 2
Discount on Bills - - - - -	385 11 6	Interest to Depositors - - - - -	134 3 3
	1,528 15 6	Interest to Shareholders - - - - -	214 14 -
Less Rebate on Loans - - -	798 3 2	Bad Debts - - - - -	176 11 3
	730 12 4	Amount of Funds at the end of the Year, as per Fourth Schedule - - - - -	1,589 11 3
Enquiry Fees - - - - -	49 15 9	£.	2,928 13 11
Fines - - - - -	77 2 3		
£.	2,928 13 11		

### FOURTH SCHEDULE.

BALANCE SHEET of the Exchange, Advance, and Investment Company (Limited), on the 31st December 1874.

	£. s. d.		£. s. d.
31 December 1874:		31 December 1874:	
Shareholders' Capital - - - - -	2,800 - -	Loans on Personal Security - - - - -	4,416 1 6
Deposit and Loan Fund - - - - -	£. 1,589 11 3	Office Furniture - - - - -	23 18 7
Life Assurance Fund - - - - -	657 3 7	Cash in hand and on Current Account - - - - -	616 13 9
Sick Fund - - - - -	9 19 -		
	2,256 13 10	£.	5,056 13 10
£.	5,056 13 10		

W. Pretty, Chairman.  
Jas. Barker, } Directors.  
A. G. Jaggs, }  
C. T. Southwell, General Manager.  
W. Tomline, Auditor.

Spalding, 12 January 1875.







## PROVIDENT LIFE OFFICE.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Provident Life Office, for the Year ending 31st December 1874.

1874:	£.	s.	d.	1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	1,816,441	17	11	Claims under Policies - - - - -	170,257	13	4
Premiums - - - - -	158,738	15	11	Surrenders:			
Interest and Dividends - - - - -	80,517	17	8	Policies - - - - -	8,015	13	-
Discount on Claims paid before due - - - - -	69	11	6	Bonuses - - - - -	1,641	12	4
Fined Renewals - - - - -	27	12	6	Annuities - - - - -	175	-	-
Profit on Sale of New Zealand Bonds - - - - -	12	10	-	Commission - - - - -	8,863	2	8
Do. of United States 5/20 Bonds - - - - -	441	-	4	Expenses of Management - - - - -	11,812	1	2
				Dividends to Shareholders - - - - -	2,323	15	-
				Income Tax - - - - -	807	9	5
				Loss on Sale of India 5 per Cents. - - - - -	20	-	-
				Amount of Funds at the end of the Year, as per			
				Second Schedule - - - - -	1,852,332	18	11
£.	2,056,249	5	10	£.	2,056,249	5	10

## SECOND SCHEDULE.

BALANCE SHEET of the Provident Life Office on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - - - -	£.	s.	d.	Mortgages on Property within the United Kingdom	1,107,110	13	8
31st December 1874 - - - - -	47,992	17	8	Mortgages on Property out of the United Kingdom	-	-	Nil.
Assurance Fund - - - - -	1,801,493	17	3	Loans on the Company's Policies - - - - -	82,245	-	-
Balance of Interest on Shareholders' Capital - - - - -	2,846	4	-	Investments:			
Total Funds as per First Schedule - - - - -	1,852,332	18	11	In Foreign Government Securities:			
Claims admitted but not yet due - - - - -	30,716	10	2	United States Funded Loan - 225,225 - - -	£.	s.	d.
Outstanding Dividends and Bonuses to Shareholders	386	6	-	Russian 5 per Cent. Bonds			
				of 1871 - - - - -	35,616	-	-
				Russian 5 per Cent. Bonds			
				of 1872 - - - - -	14,868	15	-
				Brazilian 5 per Cent. Loan			
				of 1871 - - - - -	29,037	10	-
				Hungarian Bonds of 1873 - 22,036 11 3			
					326,783	16	3
				„ Indian Government 5 per Cent. Railway			
				Guaranteed Stocks - - - - -	115,226	18	11
				„ House Property - - - - -	112,241	12	5
				Loans upon Personal Security with Provident			
				Policies - - - - -	62,652	-	-
				Agents' Balances - - - - -	2,614	15	6
				Outstanding Premiums - - - - -	37,971	4	1
				Do. - Interest - - - - -	10,580	8	9
				Accrued Dividends—Indian Railway Stocks - - -	2,755	15	-
				Cash in the Bankers' hands - - - - -	22,717	9	6
				Bills in the Bankers' hands undue - - - - -	536	1	-
£.	1,883,435	15	1	£.	1,883,435	15	1

Henry Brackenbury, Chairman.  
H. B. Churchill, Deputy Chairman.  
J. Fortescue Harrison, Director.  
J. A. Beaumont, Managing Director.

19 February 1875.

## LONDON ASSURANCE CORPORATION.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the London Assurance Corporation, for the Year ending 31st December 1874.

## LIFE ASSURANCE ACCOUNT.

31 December 1873 :	£.	s.	d.	31 December 1874 :	£.	s.	d.
Amount of Life Assurance Funds at this Date -	1,551,082	5	5	Claims under Life Policies, after deduction of Sums Re-assured -	107,842	18	10
31 December 1874 :				Surrenders -	2,682	13	3
Premiums, after deduction of Re-assurance Premiums	159,833	16	6	Annuities -	13,370	10	8
Consideration for Annuities granted - - -	5,384	6	5	Commission -	5,647	3	11
Interest and Dividends - - £. 70,754 11 7				*Expenses of Management -	9,164	-	2
Less Income Tax - - 735 18 4				Bonus taken by Assured in abatement of Premiums : Series of 1831 - - - £. 12,952 12 8 Series of 1846 - - - 356 18 4			
Portion of Abatement under Series of 1831 estimated 1st November 1873, and appropriated to Policies not renewed in 1874 - - - - -	209	14	3		13,309	11	-
	70,018	13	3	Portion of Profits appropriated to Shareholders, as per Profit and Loss Account : Old Series - - - £. 5,890 - - Series of 1831 - - - 6,476 6 4 Series of 1846 - - - 8,000 - -			
					20,366	6	4
				*Less Expenses of Management, as above	9,164	-	2
					11,202	6	2
				Bad Debts - - - - -	2	10	8
				Amount of Life Assurance Funds at this Date, as per Balance Sheet - - - - -	1,623,307	1	2
£.	1,786,528	15	10	£.	1,786,528	15	10

\* At the request of the Board of Trade, the Expenses of Management have been apportioned between the Marine, Fire, and Life Departments instead of being, as heretofore, charged in one sum in the Profit and Loss Account. The portion of such expenses appertaining to the Life Department, which thus for the first time appears in this Account, has been deducted from the Corporation's share of the Profits; the Assured therefore continue exempt from this charge.

## FIRE ACCOUNT.

31 December 1873 :	£.	s.	d.	31 December 1874 :	£.	s.	d.
Amount of Fire Insurance Fund at this Date -	212,410	6	7	Losses, after deduction of Re-assurances and Salvages -	99,342	16	8
31 December 1874 :				Expenses of Management -	30,242	14	6
Premiums, after deduction of Re-assurances and Returns - - - - -	224,860	17	3	Commission -	35,396	7	0
Interest and Dividends - - £. 9,983 8 -				Profit realised, as per Profit and Loss Account -	49,884	6	1
Less Income Tax - - 92 9 2				Amount of Marine Insurance Fund at this Date, as per Balance Sheet - - - - -	232,296	1	1
	9,890	18	10				
Amount recovered on account of Bad Debts -	-	3	2	£.	447,162	5	10
£.	447,162	5	10				

## MARINE ACCOUNT.

31 December 1873 :	£.	s.	d.	31 December 1874 :	£.	s.	d.
Amount of Marine Insurance Fund at this Date -	139,749	6	1	Losses, after deduction of Re-assurances and Salvages -	105,672	16	9
31 December 1874 :				Returns of Premiums -	13,113	6	2
Premiums, after deduction of Brokerage, Discount, and Re-assurances - - - - -	127,273	15	5	Expenses of Management -	16,375	2	-
Interest and Dividends - - £. 5,674 6 -				Commission to Agents abroad -	536	12	11
Less Income Tax - - 52 11 -				Bad Debts -	85	10	6
	5,621	15	-	Profit realised, as per Profit and Loss Account, being Profit on Underwriting Account of the year 1871 -	21,495	14	6
£.	272,644	16	6	Amount of Marine Insurance Fund at this Date, as per Balance Sheet - - - - -	115,365	13	8
				£.	272,644	16	6



LONDON ASSURANCE CORPORATION—*continued.*

## PROFIT AND LOSS ACCOUNT.

31 December 1873:	£.	s.	d.	31 December 1874:	£.	s.	d.
Balance of Account at this Date - - - -	114,508	1	4	Dividends to Shareholders - - - -	107,586	-	-
31 December 1874:				Income Tax - - - - -	881	8	5
Interest and Dividends not carried to other Accounts - - £. 35,335 13 7	£.	s.	d.	Balance, as per Balance Sheet - - - -	123,631	8	2
Less Income Tax - 327 5 1							
	35,008	8	6				
Profits realised:							
On Life Assurance Account - 11,202 6 2							
On Fire Account - 49,884 6 1							
On Marine Account - 21,495 14 6							
	117,590	15	3				
£.	232,098	16	7	£.	232,098	16	7

## FOURTH SCHEDULE.

## BALANCE SHEET, 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 896,550 <i>l.</i> of which is paid up	448,275	-	-	Mortgages on Property within the United Kingdom - £. 1,150,628 5 10			
General Reserve Fund - - - -	307,462	1	7	Loans upon Parliamentary Rates and Rent-charges - 614,429 16 11			
Life Assurance Funds - - - -	1,623,307	1	2		1,765,058	2	9
Fire Fund - - - -	232,296	1	1	Mortgages on Property out of the United Kingdom - Nil.			
Marine Fund - - - -	115,365	13	8	Loans on the Corporation's Life Policies - -	33,960	-	-
Profit and Loss - - - -	123,631	8	2	Investments:			
	2,850,337	5	8	In British Government Securities (420,000 <i>l.</i> Stock) - - - -	368,737	10	-
Claims under Life Policies admitted but not yet paid - £. 34,874 1 8				" Indian and Colonial do. - - - -	249,656	10	-
Outstanding Fire Losses - 10,567 16 7				" Foreign do. - - - -	118,225	2	10
Do. Marine do. - 1,139 2 3				" Railway and other Debentures - - - -	93,000	-	-
Do. Annuities - 343 15 6				" Railway Debenture and Preference Stocks - - - -	104,334	16	5
Do. Dividends to Share- holders - 776 5 -				" House Property - - - -	Nil.		
Do. Income Tax - 60 10 2				" Reversions - - - -	53,143	12	3
Clerks' Savings' Fund - 2,508 2 2				" Government Life Annuities (1,080 <i>l.</i> 10 <i>s.</i> 6 <i>d.</i> per annum) - - - -	3,156	-	-
	50,269	13	4	Loans upon Personal Security - - - -	Nil.		
				Agents' Balances - - - -	48,038	13	5
				Outstanding Premiums - - - -	14,970	-	5
				Do. Interest - - - -	4,287	3	4
				Cash:			
				On Deposit - - - - £. 6,000 - -			
				In hand and on Current Account 29,379 16 6			
					35,379	16	6
				Bills receivable - - - -	8,471	1	1
				Policy Stamps - - - -	188	10	-
					£.	2,900,606	19 -

Robt. Gillespie, Governor.  
Edwin Gower, } Directors.  
Louis Huth, }  
Arthur H. Bailey, Actuary.

## ALLIANCE BRITISH AND FOREIGN LIFE AND FIRE ASSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Alliance British and Foreign Life and Fire Assurance Company, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	938,656	2	4	Claims (including Bonus additions) under Life Policies, after deduction of Sums Re-assured -	121,139	15	1
Premiums, after deduction of Re-assurance Premiums - - - - -	94,289	7	8	Surrenders - - - - -	2,496	2	4
Consideration for Annuities granted - - - - -	267	1	-	Annuities - - - - -	275	-	-
Interest on Life Assurance Fund - - - - -	44,444	13	5	Commission - - - - -	3,983	10	11
Registration Fees - - - - -	41	5	-	Expenses of Management at Chief Office and at the Company's Branches:			
Profit on Investments realised - - - - -	3,791	8	4		£.	s.	d.
				Agency Charges, exclusive of Commission - - - - -	252	12	8
				Salaries of Directors, Branch Directors, Auditors, Physician, Solicitor, and the General Staff, including Pensions to retired Officials - - - - -	5,494	16	5
				Rates and Taxes, including Income Tax on Salaries - - - - -	97	19	4
				Office Rent, London - - - - -	273	6	8
				Medical Fees - - - - -	171	10	2
				Printing and Stationery - - - - -	169	16	7
				Postages and Parcels - - - - -	143	5	1
				Advertising - - - - -	483	11	9
				Travelling Expenses - - - - -	2	18	1
				Policy and Receipt Stamps - - - - -	139	5	11
				General Office Expenses, including Repairs of Office Premises - - - - -	184	4	11
					7,413	7	7
				Proprietors' Share of the declared Life Profits for the Quinquennium, ending 31st December 1873, carried to Profit and Loss - - - - -	10,000	-	-
				Income Tax on Interest on Investments - - - - -	379	4	4
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet) -	935,802	17	6
£.	1,081,489	17	9	£.	1,081,489	17	9

## No. 2.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year - - - - -	212,131	12	1	Losses by Fire, after deduction of Re-insurances -	109,193	19	-
Premiums received, after deduction of Re-insurance Premiums - - - - -	226,031	18	11	Expenses of Management at the Chief Office, and at the Company's Branches (Eight in number):			
Interest on Fire Insurance Fund - - - - -	10,621	-	1		£.	s.	d.
Profit on Investments realised - - - - -	889	15	7	Agency Charges (exclusive of Commission) - - - - -	1,992	5	10
				Salaries of Directors, Branch Directors, Auditors, Solicitors, Surveyors, and the General Staff, including Pensions to Retired Officials - - - - -	25,930	4	-
				Rent of Offices - - - - -	2,735	13	4
				Rates and Taxes (including Income Tax on Salaries) - - - - -	1,101	18	-
				Printing and Stationery - - - - -	1,805	5	11
				Postages and Parcels - - - - -	828	5	1
				Advertising - - - - -	592	2	7
				Travelling Expenses - - - - -	368	4	4
				Policy and Receipt Stamps - - - - -	401	14	8
				General Office Expenses, including Repairs of Office Premises - - - - -	1,014	10	6
					36,770	4	3
				Commission - - - - -	25,978	11	1
				Income Tax on Fire Profits - - - - -	550	19	3
				" " Interest on Investments - - - - -	90	12	5
					641	11	8
				Amount carried to Profit and Loss - - - - -	51,050	18	5
				Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet) -	226,039	2	3
£.	449,674	6	8	£.	449,674	6	8



ALLIANCE BRITISH AND FOREIGN LIFE AND FIRE ASSURANCE COMPANY—*continued.*

## No. 3.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account - - - -	25,560	2	9	Dividends and Bonuses to Shareholders - -	65,937	-	-
Interest on Share Capital - - - - -	25,621	6	11	Income Tax on Interest on Share Capital - -	218	12	2
Share Transfer Fees - - - - -	64	10	-	Paid on account of the Goodwill of the Home Fire			
Profit on Investments realised - - - - -	2,531	4	5	Business of the Provincial Insurance Company -	22,704	15	7
Proprietors' Share of the declared Divisible Life				Portrait of Sir Moses Montefiore, Bart., President			
Profits for the Quinquennium ending 31st De-	10,000	-	-	of the Company, painted at the request of the			
cember 1873, transferred from Life Account -	51,050	18	5	Shareholders for the Board Room - - - -	565	-	-
Amount transferred from Fire Account - -				Balance as per Fourth Schedule (Balance Sheet) -	25,402	14	9
	£.	114,828	2	6	£.	114,828	2
							6

## FOURTH SCHEDULE.

BALANCE SHEET of the Alliance British and Foreign Life and Fire Assurance Company, for the Year ending  
31st December 1874.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Shareholders' Capital, 5,000,000 £, of which is paid up			550,000	-	-	Mortgages on Property within the United Kingdom			32,000	-	-
Life Assurance Fund			935,802	17	6	Loans on the Company's Life Policies (not exceeding in any case the surrender value)			21,533	10	-
Fire Insurance Fund			226,039	2	3	Investments:					
Profit and Loss Account			25,402	14	9	In British Government Securities			114,865	14	6
			1,737,244	14	6	Indian and Colonial Securities			141,900	-	-
Claims under Life Policies admitted	£.	s.				Foreign Government Securities:					
but not yet paid			42,304	18	7	United States Funded Loan, redeemable in 1881,	£.	s.			
						850,000 dollars			174,278	18	2
Ditto announced but not yet admitted, owing to proof of Death not having been furnished			15,018	13	4	United States 6 per Cent., 1867-87, 150,000 dollars			30,712	10	-
Outstanding Fire Losses			18,116	-	-				204,991	8	2
Outstanding Dividends			997	-	6	Railway and other Debentures:					
Deposit on Fire Orders on hand for which Policies have not been prepared			30	19	9	Great Eastern Railway		20,000	-	-	
To meet Bills payable			750	-	-	Southwark and Vauxhall Waterworks		50,000	-	-	
						Mersey Dock and Harbour Board		10,000	-	-	
									80,000	-	-
						Railway Stock:					
						London and North Western Perpetual 5 per Cent. Preference Stock (41,800 £. Stock)			47,980	-	-
						London and North Western Ordinary Stock (20,000 £. Stock)			26,754	-	-
						Midland Ordinary Stock (20,000 £. Stock)			27,000	-	-
						Midland 5 per Cent. 16 £. Preference Shares			3,200	-	-
									104,934	-	-
						House Property			56,734	5	5
						Landed Property			12,947	6	5
						£. 5,200 Bank of England Stock			13,806	-	-
						1,093 Alliance British and Foreign Life and Fire Assurance Company's Shares, purchased and held under powers conferred by the Company's Deed of Settlement			12,001	-	-
						Loans on the Security of County Rates (England and Wales)			75,123	12	6
						Loans to Towns and Unions in England and Wales on the Security of Rates and Property			636,443	13	-
						Loans on the Security of Rent-charges			164,173	7	7
						Life Interests in Estates, Stocks, &c., and Loans on Shares			38,243	9	5
						Ground Rent owned by the Company			11,313	14	3
						Loans upon Personal Security coupled with Life Assurances			4,357	-	-
						Agents' Balances			32,989	6	-
						Outstanding Life Premiums			2,968	19	10
						Outstanding Interest			99	17	6
						Cash:	£.	s.			
						On Deposit			10,000	-	-
						In hand (47 £. 1 s.) and on Current Account (20,971 £. 12 s. 3 d.)			21,018	13	3
									31,018	13	3
						Bills receivable			4,379	-	-
						Interest accrued to the 31st December 1874, but not payable until 1875			17,638	8	10

Examined, and found correct,  
N. M. De Rothschild,  
Francis A. Lucas,  
Edward Cavendish, } Auditors.

Moses Montefiore, President.  
George J. Goschen, } Directors.  
Anthony Rothschild,  
Robert Lewis, Secretary.

London, 23 February 1875.





## FIRST SCHEDULE.

REVENUE ACCOUNT of the New York Life Insurance Company, for the Year ending 31st December 1874.

	Dolls.	£.	s.	d.	Claims under Policies (after deduction of Sums Re-assured)	Dolls.	£.	s.	d.
Amount of Funds at the beginning of the Year	23,742,878.75	4,748,575	15	-	Surrenders	-	-	-	278,821.10
Premiums received	6,295,019.94	1,259,003	19	9	Annuities	-	-	-	307,994.19
Consideration for Annuities granted	77,062.97	15,412	11	11	Commissions	-	-	-	6,558.15
Interest and Dividends	1,645,106.34	329,021	5	4	Expenses of Management	-	-	-	57,162.-
					Dividends to Policy-holders	-	-	-	91,412.-
					Amount of Funds at the end of the Year (as per Second Schedule)	-	-	-	286,189.13
	31,760,068.-	6,352,013	12	-					5,324,374.11
									6,352,013.12

Seal of  
the New  
York Life  
Insurance  
Company.

Morris Franklin, President.  
Wm. H. Beers, Vice President and Actuary.  
Wm. Barton,  
Robt. B. Collins, } Trustees.

United States of America, State, County, and City of New York.

On this Ninth day of February 1875, personally appeared before me, Morris Franklin, President and Chairman of the Board of Trustees; William H. Beers, Vice President and Actuary; and Messrs. William Barton and Robert B. Collins, Trustees of the New York Life Insurance Company, personally known to me, and known to be the Officers aforesaid, and being duly affirmed and sworn, do severally depose and say, that the foregoing is a true and correct copy of the Revenue of said Company on the 31st day of December 1874, and that the Seal annexed is the Corporate Seal of said Company, and was so attached by order of the Board of Trustees of said Company.

Seal of  
the Notary  
Public.

Fredk. R. Anderson, Notary Public,  
No. 48, New York City and County.

Her Britannic Majesty's Consulate General, New York.

I, Edward Mortimer Archibald, Esq., Companion of the Most Honourable Order of the Bath, Her Britannic Majesty's Consul General for the States of New York, New Jersey, Connecticut, Rhode Island, and Delaware, do hereby certify, that Fredk. R. Anderson, whose true signature and seal are respectively subscribed and affixed to the certificate herunto annexed, was, on the day of the date thereof, a Notary Public, in and for the State of New York, duly commissioned and sworn, to whose official acts faith and credit are due.

In witness whereof, I do herunto set my hand and seal of office at the City of New York, this Tenth day of February, in the year of Our Lord One Thousand Eight Hundred and Seventy-five.

Seal of  
the  
Consulate.

By the Consul General,  
Pierrepont Edwards, Vice Consul.

## NEW YORK LIFE INSURANCE COMPANY—continued.

## SECOND SCHEDULE.

BALANCE SHEET of the New York Life Insurance Company, on the 31st day of December 1874.

LIABILITIES.				ASSETS.			
	Dolls.	Dolls.	£. s. d.		Dolls.	Dolls.	£. s. d.
Shareholders' Capital—None; purely Mutual	-	-	-	Mortgages on Property within the Kingdom—None.	-	-	-
Assurance Fund	21,864,787.	-	4,372,947 8	Do. - out of the Kingdom	-	16,838,955.14	3,365,791 - 7
Annuity Fund	270,351.	-	54,070 4	Loans on the Company's Policies	-	910,049.14	182,009 16 7
Balance, or Surplus Reserve	4,486,784.77	-	897,356 19 1	Investments:	-	-	-
Total Funds, as per First Schedule	-	20,621,872.77	5,324,374 11 1	In British Securities—None.	-	-	-
Claims admitted but not yet paid	-	370,955.90	74,191 3 7	" Foreign Governments (American), viz.:	-	-	-
Dividends to Policy-holders	-	152,948.84	30,589 15 4	United States Bonds	-	1,402,428.96	-
				New York State and City Stocks	-	3,356,967.10	-
				Do. City Banks Stocks	-	41,549.	-
				Virginia State Bonds	-	5,338.66	-
				City of Richmond (Virginia) Bonds	-	46,250.	-
				Tennessee State Bonds	-	18,975.	-
				Georgia State Bonds	-	2,730.	-
				Alabama State Bonds	-	45,100.	-
				South Carolina State Bonds	-	40,512.50	-
				Mississippi Warrants	-	15,285.71	-
				Loans on Personal Security—None.	-	-	-
				Agents' Balances	-	-	-
				Outstanding Premiums	-	29,109.30	5,821 17 2
				" Interest	-	700,816.25	140,163 5 -
				Cash on Hand	-	187,402.83	37,480 11 3
				Real Estate in the City of New York	-	1,751,138.78	350,226 15 1
					-	1,768,174.14	353,634 16 7
In the making of these Accounts, the pound sterling is estimated at five dollars.		27,145,777.51	5,429,155 10 -		27,145,777.51	-	-

*Morris Franklin*, President.  
*Wm. H. Beers*, Vice President and Actuary.  
*Wm. Barton*,  
*Robt. B. Collins*, } Trustees.

Seal of the New York Life Insurance Company.

United States of America, State, County, and City of New York.

On this Ninth day of February 1875, personally appeared before me, *Morris Franklin*, President and Chairman of the Board of Trustees; *William H. Beers*, Vice President and Actuary; and *Messrs. William Barton* and *Robert B. Collins*, Trustees of the New York Life Insurance Company, personally known to me, and known to the Officers aforesaid, and being duly affirmed and sworn, do severally depose and say, that the foregoing is a true and correct copy of the Balance Sheet of the said Company, on the 31st day of December 1874, and that the Seal annexed is the Corporate Seal of said Company, and was so attached by order of the Board of Trustees of said Company.

*Fredk. R. Anderson*, Notary Public,  
 No. 48, New York City and County.

Seal of the Notary Public.

Her Britannic Majesty's Consulate General, New York.

I, *Edward Mortimer Archibald*, Esq., Companion of the Most Honourable Order of the Bath, Her Britannic Majesty's Consul General for the States of New York, New Jersey, Connecticut, Rhode Island, and Delaware, do hereby certify that *Fredk. R. Anderson*, whose true signature and seal are respectively subscribed and affixed to the certificate hereunto annexed, was, on the day of the date thereof, a Notary Public, in and for the State of New York, duly commissioned and sworn, to whose official acts faith and credit are due.

In witness whereof, I do hereunto set my hand and seal of office at the City of New York, this Tenth day of February, in the year of Our Lord One Thousand Eight Hundred and Seventy-five.

By the Consul General,  
*Pierrepoint Edwards*, Vice Consul.

Seal of the Consulate.



## PRUDENTIAL ASSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Prudential Assurance Company, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	482,933	-	-	Claims under Life Policies, after deduction of Sums Re-assured	226,893	9	11
Premiums, after deduction of Re-assurance Premiums	579,612	13	10	Surrenders	4,133	17	-
Consideration for Annuities granted	3,078	7	2	Commission (Ordinary Branch)	£. 4,733	11	2
Interest and Dividends	£. 20,604	15	4	Agents' Salaries and Expenses attendant upon the weekly collection of Premium from 1,721,700 Policies, in lieu of Commission	96,565	13	3
Rent Account	6,329	18	6				
Fines for revival of Policies	80	3	9	Expenses of Management:			
				Special Charges for the Acquisition of 344,242 l. 19 s. 1 d., New Premium Income, viz.:			
				Agency Charges, Policy Stamps, and Medical Fees	75,110	19	-
				Extension Expenses incident to the opening of new districts and the appointment of 3,349 additional Agents and 497 Medical Referees	35,124	10	4
					110,235	9	4
				Head Office Expenses, including Printing, Advertising, and Superintendency Expenses	69,752	17	11
				Dividends to Shareholders			
				Interest on Deposits, &c.			
				Amount transferred to Leasehold Redemption Fund			
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	573,524	2	11
£.	1,092,588	18	7	£.	1,092,588	18	7

## No. 2.—SICKNESS AND ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
No new business transacted for many years				Claims	Nil.		
Amount of Sickness and Assurance Fund at the beginning of the Year	747	12	-	Commission	1	14	3
Premiums received (no Re-assurances)	42	6	11	Sickness and Assurance Fund at the end of the Year, as per Fourth Schedule	788	4	8
£.	789	18	11	£.	789	18	11

## FOURTH SCHEDULE.

BALANCE SHEET of the Prudential Assurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	10,052	-	-	Mortgages on Property within the United Kingdom	62,340	8	3
Life Assurance Fund	573,524	2	11	Loans on the Company's Policies	17,168	9	7
Sickness and Assurance Fund	788	4	8	Investments:			
Contingency Fund, created at Annual Meeting, April 1872	16,096	-	-	In British Government Securities	27,855	1	5
Guarantee Fund	15,000	-	-	Indian and Colonial - ditto	88,293	19	7
Leasehold Redemption Fund	1,000	-	-	Foreign - ditto	12,127	2	9
	616,460	7	7	Railway and other Debentures and Debenture Stock	21,152	15	-
Claims under Life Policies admitted but not yet paid	£. 7,076	3	1	Ditto Shares (Preference and Ordinary)	7,295	15	3
Depositors	19,686	10	7	Trust Funds Certificates	25,673	10	-
	26,762	13	3	Freehold Ground Rents	19,720	19	9
				House Property	89,421	19	9
				Life and other Interests and Reversions	96,450	6	1
				Furniture and Fittings (Head and Branch Offices)	10,038	3	-
				Loans upon Personal Security	28,204	4	2
				Loan on Borough Rates	9,000	-	-
				Mortgage of Reversions	8,975	2	3
				Equitable Mortgage of Freehold Property	10,000	-	-
				Agents' Balances	32,697	-	8
				Outstanding Premiums	5,147	-	5
				Ditto - Interest	3,411	12	-
				Ditto - Rents	230	8	9
				Amount due from Official Liquidator of International Society	37,416	11	11
				Deposits at Three Months' notice	53,000	-	-
				Cash:			
				On Deposit	£. 11,000	-	-
				In hand and on current account	21,599	10	8
£.	643,223	1	3	£.	643,223	1	3

J. Gillman, Chairman.  
Edgar Horne, } Directors.  
Thos. Reid, }  
Henry Harben, Resident Director.  
W. J. Lancaster, Secretary.

## REFUGE FRIENDLY SOCIETY (LIMITED).

This Office transacts Industrial Assurance Business only.

## THIRD SCHEDULE.

REVENUE ACCOUNT of the Refuge Friendly Society (Limited), for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Shareholders' Capital - - - £. 2,507 - -				Claims under Life Policies (after deduction of Sums Re-assured) - - - - -	13,982	1	-
Amount of Life Assurance Fund at the beginning of the Year - - - 6,152 14 5½				Commission - - - - -	6,973	16	10
	8,659	14	5½	Expenses of Management - - - - -	4,986	3	2
Premiums (after deduction of Re-assurance Premiums) - - - - -	27,895	6	7	Dividend on Shares - - - - -	138	11	4
Rents and Interests - - - - -	255	18	6½	Amount of Funds (as per Fourth Schedule) - - - - -	10,810	7	3
Calls on Shares - - - - -	80	-	-				
£.	36,890	19	7	£.	36,890	19	7

## No. 2.—SICK ASSURANCE ACCOUNT.

Ceased to Transact New Business.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Sick Assurance Fund at the beginning of the Year - - - - -	144	1	11½	Claims under Sick Policies (no Re-assurance) - - - - -	435	15	5
Premiums (no Re-assurance) - - - - -	504	18	8½	Commission - - - - -	75	19	9½
				Expenses of Management - - - - -	80	15	4
£.	649	-	8	Amount of Sick Assurance Fund (as per Fourth Schedule) - - - - -	56	10	1½
				£.	649	-	8

## No. 3.—ENDOWMENT ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Endowment Fund at the beginning of the Year - - - - -	147	2	5½	Claims under Endowment Policies (no Re-assurance) - - - - -	905	10	2
Premiums (no Re-assurance) - - - - -	1,214	5	-	Commission - - - - -	121	1	-
£.	1,361	7	5½	Expenses of Management - - - - -	69	-	10
				Amount of Endowment Fund (as per Fourth Schedule) - - - - -	265	15	5½
				£.	1,361	1	5½

James Woodcock, Chairman.  
 William Proctor, } Directors.  
 Henry Adams, }  
 Thos. Josh. C. L. Bordman, LL.D., Actuary.  
 James Proctor, Manager.

## FOURTH SCHEDULE.

BALANCE SHEET of the Refuge Friendly Society (Limited), on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - - £. 2,587 - -				Investments:			
Assurance Fund - - - - - 8,223 7 3				House Property, Freehold and Leasehold, and Fixtures - - - - -	3,151	6	-
	10,810	7	3	Loans upon Personal Security - - - - -	848	16	3
Sick Fund - - - - -	56	10	1½	Agents' Balances - - - - -	691	8	1
Endowment Fund - - - - -	265	15	5½	Outstanding Premiums - - - - -	2,337	8	7
£.	11,132	12	10	Cash:			
				On Current Account at Bankers - - - - -	3,520	2	4
				In hand - - - - -	583	11	7
				£.	11,132	12	10

James Woodcock, Chairman.  
 William Proctor, } Directors.  
 Henry Adams, }  
 Thos. Josh. C. L. Bordman, LL.D., Actuary.  
 James Proctor, Manager.

Examined and compared with the books, vouchers, and securities referred to therein, and found correct. In addition to the above sum of 11,132 l. 12 s. 10 d., there is uncalled upon shares allotted, the sum of 3,547 l., making the total assets 14,679 l. 12 s. 10 d.

22 February 1875.

Chas. Hadfield, } Auditors.  
 Robt. Hopewell, }



MUTUAL LIFE ASSURANCE SOCIETY.

FIRST SCHEDULE.

Dr. REVENUE ACCOUNT of the Mutual Life Assurance Society, for the Year ending 31st December 1874.				Cr.			
	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year -	802,381	5	9	Claims under 77 Policies assuring 64 Lives - -	72,132	19	-
Premiums - - - - -	79,193	7	2	Reductions allowed to Members on their Premiums	2,934	17	2
Interest - - - - -	36,029	8	5	Surrenders - - - - -	1,707	18	4
Fines - - - - -	36	14	9	Commission - - - - -	2,324	13	6
Discount on Claims prepaid - - - - -	88	16	8	Expenses of Management - - - - -	9,084	17	1
				Retiring Allowance to late Actuary - - - - -	500	-	-
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	829,044	7	8
£.	917,729	12	9	£.	917,729	12	9

K. G. Key, Chairman, pro tem.  
H. Harwood Harwood, } Directors.  
Edgar P. Stringer,  
Thomas Tully, Actuary.

London, 3 March 1875.

SECOND SCHEDULE.

BALANCE SHEET of the Mutual Life Assurance Society, for the Year ending 31st December 1874.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.	£.	s.	d.
Assurance Fund, as per First Schedule - - -		829,044	7	8	Mortgages on Property within the United Kingdom :							
Claims admitted but not paid - - - - -		21,582	-	-	Freehold Estates, Life Interests, &c. - - -	318,802	15	4				
					County and Borough Rates -	242,304	19	9				
					Corporation of London Bonds	57,400	-	-		618,507	15	1
					Loans on Society's Policies - - - - -					59,151	12	-
					Investments, viz. :							
					In British Government Securities - - - - -	58,920	12	6				
					In Colonial Government Securities - - - - -	47,960	11	7				
					In Railway and other Debentures - - - - -	30,500	-	-				
					In House Property - - - - -	8,886	14	3				
					In Furniture and Fixtures - - - - -	1,098	8	8		147,366	7	-
					Outstanding Premiums - - - - -					11,836	16	8
					Outstanding Interest - - - - -					1,913	14	1
					Cash on Deposit - - - - -	8,000	-	-				
					„ Current Account - - - - -	3,850	2	10		11,850	2	10
£.		850,626	7	8	£.					850,626	7	8

K. G. Key, Chairman, pro tem.  
H. Harwood Harwood, } Directors.  
Edgar P. Stringer,  
Thomas Tully, Actuary.

London, 3 March 1875.

## IMPERIAL UNION ASSURANCE COMPANY (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Imperial Union Assurance Company (Limited), for the Year ending 30th June 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

<i>Dr.</i>		No. 1.—LIFE ASSURANCE ACCOUNT.	<i>Cr.</i>	
To Amount of Life Assurance Fund at the beginning of the Year	£. s. d. 6,329 9 6	By Claims under Life Policies, after deduction of Sums Re-assured - - - - -	£. s. d. 1,969 13 4	
„ Premiums, after deduction of Re-assurance Premiums - -	6,373 - 1	„ Surrenders - - - - -	520 4 9	
„ Interest and Dividends - - - - -	402 4 -	„ Annuities - - - - -	169 5 10	
„ Commission and Fees received - - - - -	210 16 11	„ Commission - - - - -	1,024 2 6	
		„ Expenses of Management - - - - -	1,542 3 6	
		„ Special Extension Expenses - - - - -	500 - -	
		„ Amount of Funds at the close of the Year, as per Fourth Schedule - - - - -	8,090 - 7	
£.	13,815 10 6		£.	13,815 10 6

## No. 2.—ACCIDENT ASSURANCE ACCOUNT.

	£. s. d.		£. s. d.
To Amount of Accident Assurance Fund at the beginning of the Year - - - - -	589 3 7	By Claims under Accident Policies, after deduction of Re-assurances - - - - -	2,553 16 9
„ Premiums received, after deduction of Re-assurances - - -	5,459 1 11	„ Expenses of Management - - - - -	1,401 15 2
		„ Commission - - - - -	1,092 1 7
		„ Special Extension Expenses - - - - -	400 - -
£.	6,048 5 6	„ Amount of Accident Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	600 12 -
		£.	6,048 5 6

## No. 3.—SHAREHOLDERS' CAPITAL AND INVESTMENT ACCOUNTS.

	£. s. d.		£. s. d.
To Shareholders' Capital at the beginning of the Year - - - - -	£. 28,989 10 3	By Investments repaid during the Year - - - - -	£. 4,521 1 2
„ Ditto received during the Year - - - - -	347 17 1	„ Interest - - - - -	1,018 2 -
		„ Expenses of Management - - - - -	106 13 6
„ Amount of Investment Fund at the beginning of the Year - - - - -	16,241 13 10		5,645 16 8
„ Investments during the Year - - - - -	2,101 14 4	„ Amount of Shareholders' Capital at the end of the Year, as per Fourth Schedule - - - - -	29,337 7 4
„ Loss on Realisation of Mortgages - - - - -	2,446 18 3	„ Amount of Investment Fund at the end of the Year, as per Fourth Schedule - - - - -	13,822 7 -
„ Interest - - - - -	1,124 15 6	„ Balance, as per Fourth Schedule - - - - -	2,446 18 3
£.	51,252 9 3	£.	51,252 9 3

## FOURTH SCHEDULE.

BALANCE SHEET of the Imperial Union Assurance Company (Limited), on the 30th June 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Subscribed Capital - - - - -	£. 108,360 - -	Mortgages on Property within the United Kingdom - - -	18,752 7 3
Less Amount Uncalled and Unpaid - - - - -	79,022 12 8	Loans on the Company's Policies - - - - -	1,076 2 9
	29,337 7 4	Investments:	
Life Assurance Fund - - - - -	8,090 - 7	In Foreign Government Securities - - - - -	2,674 16 7
Accident Assurance Fund - - - - -	600 12 -	Advances secured on Houses and Land, Shares and Policies -	2,452 7 11
Investment Fund - - - - -	13,822 7 -	House Property - - - - -	3,177 11 7
		Charges on House Property - - - - -	5,379 15 6
		Sums due from sundry Debtors - - - - -	1,406 18 8
		Fixtures and Furniture - - - - -	178 - 6
		Agents' and Home Office Balances - - - - -	2,044 16 5
Claims under Life Policies admitted but not yet paid - - - - -	£. 176 12 -	Premiums under Collection - - - - -	518 5 4
Salaries, Rent, Fees, &c., to 30th June - - - - -	224 8 6	Cash at Bankers and in hand - - - - -	2,607 14 11
			40,328 17 5
		Preliminary and Extension Expenses - - - - -	9,475 11 9
		Balance of Loss on Investment Account - - - - -	2,446 18 3
£.	52,251 7 5	£.	52,251 7 5

John H. Evens, Managing Director.  
George Long, } Directors.  
J. S. Ramskill, }



## ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the English and Scottish Life Assurance Association, for the Year ending 25th December 1874.

25 December 1873 :				£.	s.	d.	Claims under Life Policies (after deduction of Sums Re-assured), viz. :	£.	s.	d.
Amount of Funds at the beginning of the Year				-	824,390	- 1				
Premiums :	£.	s.	d.	£.	s.	d.	Life Losses	-	-	97,274 16 10
New -	-	-	14,895	-	7		Endowment Claims	-	-	1,500 - -
Less paid for Re-assurance	-	-	1,566	10	3	13,328 10 4				98,774 16 10
Renewal -	-	-	121,030	11	4		Surrenders	-	-	2,676 2 9
Less paid for Re-assurance	-	-	18,686	1	4	102,344 10 -	Annuities	-	-	4,544 14 8
						115,673 - 4	Commission	-	-	5,550 19 3
Consideration for Annuities granted	-	-	-	-	-	5,672 - -	Expenses of Management	-	-	10,834 15 5
Interest and Dividends	-	-	-	-	-	43,229 2 3	Dividends and Bonus to Shareholders	-	-	5,416 8 4
Other Receipts :							Other Payments :			
Reversions fallen in	-	-	-	-	-	2,452 8 11	Cash Bonus on Policies	-	-	487 1 5
Registration Fees, &c.	-	-	-	-	-	79 14 9				
							25 December 1874 :			
							Amount of Funds at the end of the Year, as per Second Schedule	-	-	863,211 7 8

LAW LIFE ASSURANCE SOCIETY.

FIRST SCHEDULE.

REVENUE ACCOUNT of the Law Life Assurance Society, for the Year ending 31st December 1874.

31 December 1873 :	£.	s.	d.	31 December 1873 :	£.	s.	d.
Amount of Funds at the beginning of the Year - -	5,486,748	12	5	Claims under Policies (no Re-assurances) - - -	383,507	-	-
Premiums (after deducting Premiums for Re-assurances) -	263,275	7	11	Surrenders - - - - -	7,397	-	-
Consideration for Annuities granted - - - - -	-	-	-	Annuities - - - - -	-	-	-
Interest and Dividends - - - - -	247,467	12	-	Commission - - - - -	10,632	7	-
				Expenses of Management - - - - -	9,232	5	-
				Dividends and Bonuses to Shareholders - - -	43,538	10	-
Other Receipts :				Other Payments :			
Profit on Redemption of Rent-charges - - -	16	17	2	Income Tax - - - - -	2,566	6	-
Ditto on Sale of, and increased Value of (as compared with the Cost Price) Railway Debenture Stock) - - - - -	5,650	4	-	Amount of Funds at the end of the Year, as per Second Schedule - - - - -	5,547,084	7	-
Discount on Claims, and Commissions received -	717	1	4				
Office, Registration, and other Fees - - - - -	40	4	-				
Fines for Revivals - - - - -	41	18	3				
	£.	6,003,957	17 1		£.	6,003,957	17 1

Wm. F. Higgins, Chairman in rotation.  
John Deedes, } Directors.  
Thomas Henry, }  
Griffith Davies, Actuary, Principal Officer.

17 March 1875.

SECOND SCHEDULE.

BALANCE SHEET of the Law Life Assurance Society, on 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Guarantee Fund, viz. :				Mortgages on Property within the United Kingdom -	4,226,498	9	2
Paid-up Capital - - - £. 100,000 - -				Ditto - ditto out of the United Kingdom - -	-	-	-
Proprietors' accumulated Interest and share of Profits - - - 862,449 11 4				Loans on the Company's Policies - - - - -	105,448	-	-
	962,449	11	4	Investments :			
Current Interest in hand - - - £. 22,064 15 7				In British Government Securities - - - - -	64,017	10	-
Unclaimed Dividends - 2,349 3 3				Indian - ditto - - - - -	-	-	-
	24,413	18	10	Foreign Government ditto - - - - -	-	-	-
	986,863	10	2	Railway and other Debentures, and Debenture Stocks - - - - -	248,398	17	3
*Assurance Fund - - - - - 4,560,220 16 10				Railway Shares (Preference and Ordinary) -	-	-	-
Annuity Fund. - - - - -				House Property (Office in Fleet-street) - -	13,100	-	-
Other Funds :				Other Investments :			
Total Funds, as per First Schedule - - - -	5,547,084	7	-	Rent-charges under Lands Improvement and Drainage Acts - - - - -	967,897	-	-
Claims admitted but not paid - - - - -	115,949	-	-	Loans upon Personal Security - - - - -	-	-	-
Other Sums owing by the Company :				Agents' Balances - - - - -	-	-	-
Unissued Drafts for Claims and Surrenders - -	19,104	3	2	Outstanding Premiums - - - - -	13,877	14	-
	£.	5,682,137	10 2	Ditto - Interest - - - - -	31,384	11	10
				Cash :			
				In hand and on Current Account - - - - -	11,431	14	11
				Other Assets :			
				Bills receivable - - - - -	83	12	9
					£.	5,682,137	10 2

*N.B.—The Assurance Fund on the 31st December 1874, as certified by the Auditors, and rendered to the Proprietors, amounted to - - - - -	£.	s.	d.
But this was not charged with the Claims admitted in the Year, but not then due - - -	4,662,292	2	10
	115,949	-	-
And did not include Premiums due in the Year, but not then received - - - - -	4,546,343	2	10
	13,877	14	-
	£.	4,560,220	16 10

Wm. F. Higgins, Chairman in rotation.  
John Deedes, } Directors.  
Thomas Henry, }  
Griffith Davies, Actuary, Principal Officer.



## WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Westminster and General Life Assurance Association, for the Year ending 31st December 1874.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	354,452	17	2	Claims under Policies (after deduction of Sums Re-assured) -	31,867	12	-
Premiums -	43,978	5	10	Surrenders -	2,764	13	10
Consideration for Annuities granted -	2,150	-	-	Annuities -	2,807	14	8
Interest and Dividends -	15,769	17	8	Commission -	2,562	8	10
Fines -	3	17	3	Expenses of Management -	4,983	17	2
Rent of Chambers -	107	2	-	Dividends to Shareholders -	735	10	5
Fees for Notices of Assignments -	16	10	-				
Fees for preparation of Bonds (Personal Security) -	26	5	-				
Unpaid Bonuses on Lapsed Policies -	1	7	5	Amount of Funds at the end of the Year, as per Second Schedule	370,784	5	5
£.	416,506	2	4	£.	416,506	2	4

## SECOND SCHEDULE.

BALANCE SHEET of the Westminster and General Life Assurance Association, on the 31st of December 1874.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid up, and additions - - - -	17,509	7	7	Mortgages on Property within the United Kingdom	36,957	-	-
Interest thereon, payable to Shareholders for Dividend 1874 - -	730	7	4	Loans on the Company's Policies - - - -	22,389	3	3
Assurance Fund - - - -	351,807	17	4	Investments:			
Redemption Fund (28, King-street, Covent Garden) - - - -	412	5	6	In British Government Securities - - - -	47,037	1	1
Reserve Fund (Loans on Personal Security) - - - -	324	7	8	Indian and Colonial Government Securities	40,122	15	-
				Railway and other Debentures, and Debenture Stocks - - - -	196,284	19	1
				House Property (Offices, 28, King-street) -	4,218	15	5
				Parochial Rates - - - -	4,800	-	-
				Life Interests - - - -	3,925	-	-
				Office Furniture - - - -	500	-	-
Total Funds, as per First Schedule - - - -	370,784	5	5	Loans upon Personal Security - - - -	2,226	-	10
Claims admitted but not paid - - - -	15,267	-	2	Agents' Balances - - - -	2,910	13	9
Unpaid Accounts - - - -	429	19	8	Outstanding Premiums - - - -	6,185	7	2
Ground Rent - - - -	21	10	-	Ditto Interest - - - -	5,405	19	7
Cash Bonuses - - - -	231	15	10	Cash:			
				On Deposit - - - - £. 10,000 - -			
				In hand and on Current Account 3,744 - 11			
					13,744	-	11
				Rent of Chambers due - - - -	27	15	-
	£.	386,734	11 1		£.	386,734	11 1

28, King-street, Covent Garden, London,  
16 March 1875.

Albert Mott, Chairman.  
Walter Barker, } Directors.  
Geo. J. J. Mair, }  
Edw<sup>d</sup>. Cutbush, Actuary.

## ECONOMIC LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Economic Life Assurance Society, for the Year ending 31st December 1874.

1 January 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	2,864,647	3	2	Claims under Policies (no Re-assurances) -	157,139	7	10
31 December 1874:				Surrenders -	5,295	17	6
Premiums (less Re-assurances) -	226,530	19	2	Annuities -	760	10	-
Interest and Dividends -	124,777	7	8	Commission -	7,270	2	9
Other Receipts:				Expenses of Management -	15,096	6	9
Registration Fees -	67	5	-	Other Payments, viz.:			
Profit on Reversions and Re-valuation of Securities -	583	-	7	Bonus Commutations -	62,614	13	7
				Income Tax -	1,337	5	10
				Amount of Funds at the end of the Year, as per Second Schedule -	2,967,091	11	4
	£.	3,216,605	15 7		£.	3,216,605	15 7

*H. Barnett, Chairman.  
E. Charrington, Director.  
C. H. W. àC. Repington, Director.  
R. C. Fisher, Actuary.*

## SECOND SCHEDULE.

BALANCE SHEET of the Economic Life Assurance Society on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
31 December 1874:				31 December 1874:			
Assurance Fund -	£. 2,967,091	11	4	Mortgages on Property within the United Kingdom	196,785	13	6
				Ditto - out of the United Kingdom	Nil.		
				Loan on the Society's Policies -	145,904	4	-
Total Funds, as per First Schedule -	2,967,091	11	4	Investments:			
Claims admitted but not paid -	81,810	16	-	In British Government Securities -	250,163	15	4
				Indian and Colonial Government Securities -	59,875	6	2
				Foreign Government Securities (Guaranteed)	16,900	-	-
				Railway and other Debentures and Debenture Stocks -	433,695	9	8
				House Property (Office Premises) -	26,916	5	6
				Other Investments, viz.:			
				Mortgages of County, Corporation, and Union Rates -	892,873	2	2
				Mortgages of District Rates -	683,584	16	4
				Reversions -	96,189	8	7
				Life Interests -	22,283	3	3
				Agents' Balances (since paid) -	11,316	9	5
				Outstanding Premiums -	14,321	17	9
				Ditto - Interest, viz.:			
				Overdue -	£. 3,058	8	1
				Accrued but not yet payable -	39,736	13	4
					42,795	1	5
				Cash:			
				In hand and on Current Account -	155,297	14	3
	£.	3,048,902	7 4		£.	3,048,902	7 4

*H. Barnett, Chairman.  
E. Charrington, Director.  
C. H. W. àC. Repington, Director.  
R. C. Fisher, Actuary.*



## SCEPTRE LIFE ASSOCIATION (LIMITED).

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Sceptre Life Association (Limited), for the Year ending 31st December 1874.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year -	46,338	2	9	Claims under Policies (no Re-assurances) -	-	-	7,795 7 10
Premiums - - - - £. 22,237 15 2				Surrenders - - - - -	-	-	416 18 6
Less Amount paid for Re-assurance - - - - 72 2 10				Commission - - - - -	-	-	1,876 17 1
	22,165	12	4	Expenses of Management :			
Interest and Dividends - - - - -	2,542	10	10	Rent and Taxes - - £. 156 8 8			
Transfer Fees - - - - -	4	15	-	Less amount received from Tenants - 135 - -			
					21	8	8
				Salaries (Office) - - - - -	814	4	-
				" (Extension) - - - - -	659	17	6
				Travelling - - - - -	339	7	1
				Printing and Stationery - - - - -	164	-	2
				Advertising (including cost of Public Meetings, &c.) - - - - -	248	9	2
				Postage, Receipt Stamps and Carriage - - - - -	216	12	5
				Sundry Office Expenses - - - - -	69	-	-
				Repairs - - - - -	15	15	-
				Medical Fees - - - - -	342	8	6
				Policy Stamps - - - - -	60	-	-
				Directors' Fees - - - - -	630	-	-
				Auditors' " - - - - -	31	10	-
				Actuary's " - - - - -	157	10	-
							3,770 2 6
				Dividends to Shareholders - - - - -	629	2	-
				Bonus " " - - - - -	1,817	-	-
				Income Tax - - - - -	47	-	9
				Amount written off Lease " " Furniture - - - - -	100	-	-
				Amount of Funds at the end of the Year, as per Balance Sheet - - - - -			18 4 9
£.	71,051	-	11				54,580 7 6
				£.	71,051	-	11

## SECOND SCHEDULE.

BALANCE SHEET, 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - £. 10,485 - -				Mortgages on Property within the United Kingdom -	19,264	8	5
Assurance Fund - - - - 44,095 7 6				Loans on Policies of the Association - - -	1,226	14	2
Total Funds, as per Revenue Account	54,580	7	6	Investments :			
Claims admitted but not paid - - - - -	612	10	-	In British Government Securities - - -	1,869	10	-
Unclaimed Dividends - - - - -	31	-	-	Colonial " " - - -	9,054	-	-
				Foreign " " - - -	2,029	4	4
				Railway Debentures " " - - -	1,617	10	-
				Toronto and Montreal City Bonds - - -	2,767	10	-
				House Property (Lease of 13, Finsbury-place South) - - - - -	800	-	-
				Loans upon Personal Security (principally advanced to Trustees of Chapel Property) - - -	10,517	2	-
				Agents' Balances (in course of payment) - - -	1,391	9	8
				Outstanding Interest - - - - -	461	-	7
				Cash in hand and on Current Account - - -	4,056	15	4
				Fixtures and Furniture - - - - -	168	13	-
£.	55,223	17	6	£.	55,223	17	6

Daniel King, Chairman by rotation.  
J. W. Pollard, Director.  
Samuel Wright, Director.  
John G. Phillips, Secretary.

## UNITED KINGDOM ASSURANCE CORPORATION (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNT of the United Kingdom Assurance Corporation (Limited), for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Funds at the beginning of the Year - - - - -	5,440	9	11½	Claims under Policies (after deducting Re-assurances) - - - - -	5,157	5	5
Premiums, Life (after deducting Re-assurances) - - - - -	14,815	2	3	Surrenders - - - - -	15	17	4
Interest and Dividends - - - - -	242	16	8	Commission - - - - -	4,472	8	4½
Premium Receipt Books - - - - -	11	6	11	Expenses of Management:			
Fines - - - - -	2	-	-	Salaries of Directors, Manager, Clerks, and Auditors - - - - -	£. 1,107	18	4
				Printing - - - - -	261	17	2
				Rent, Rates, and Taxes - - - - -	110	15	1
				Postages and Carriage of Parcels - - - - -	220	1	11½
				Travelling Expenses - - - - -	51	11	8
				Law - - - - -	22	7	5
				Medical Payments - - - - -	109	2	-
				Advertisements - - - - -	55	5	5
				Policy Stamps - - - - -	124	19	3
				Extension Charges - - - - -	371	7	7
				Repairs - - - - -	54	4	9
					2,489	10	7½
				Depreciation in Value of Lease - - - - -	25	-	-
				Dividends - - - - -	52	8	6
				Amount of Life Funds at the end of the Year, as per Fourth Schedule - - - - -	8,299	5	7
£.	20,511	15	9½	£.	20,511	15	9½

## No. 2.—SICK ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sick Funds at the beginning of the Year - - - - -	160	3	5½	Claims - - - - -	633	12	8
Premiums - - - - -	792	8	5½	Commission - - - - -	118	16	-
				Expenses of Management - - - - -	25	-	-
				Amount of Sick Funds at the end of the Year, as per Fourth Schedule - - - - -	175	3	3½
£.	952	11	11½	£.	952	11	11½

## FOURTH SCHEDULE.

BALANCE SHEET of the United Kingdom Assurance Corporation (Limited), on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - - - - £. 1,048	10	-	-	Mortgages on Property within the United Kingdom	4,613	10	-
Life Assurance Fund - - - - - 8,299	5	7	-	Loans on Personal Security and Deposit of Deeds -	1,153	13	8½
Sick Assurance Fund - - - - - 175	3	3½	-	Leasehold Property - - - - -	380	-	-
	9,522	18	10½	Agents' Balances - - - - -	1,202	9	7½
Unclaimed Dividends - - - - -	24	11	-	Outstanding Premiums - - - - -	628	7	4½
Claims admitted but not paid - - - - -	NIL	-	-	Outstanding Interest - - - - -	12	-	-
				Cash:			
				On Deposit at Birkbeck Bank £. 1,016	1	2	-
				On Current Account at London and County Bank, and in hand - - - - -	288	12	-
					1,304	13	2
				Furniture and Fittings - - - - -	102	16	-
				Stationery on hand - - - - -	150	-	-
£.	9,547	9	10½	£.	9,547	9	10½

Joseph Tirebuck, Chairman.  
 B. A. Parker,  
 W. E. Whitehead, } Directors.  
 Hugh Hyslop, Manager.



GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY.

ACCOUNTS and STATEMENTS to 31st December 1873.

FIFTH SCHEDULE.

- 1. Thirty-first December 1873.
- 2. The Society is a purely mutual one; and the whole of the profits are divided among the Members (or participating policy-holders), in proportion to the amount of the annual premium payable by each. The profits have hitherto been applied exclusively by way of abatement of the premiums which become payable before the date fixed for the next bonus division. Principles determined by Deed of Settlement.
- 3. The Table of Mortality used in this and in all previous valuations (as well as in the computation of the rates of premium) is a special table founded upon a carefully selected body of observations, including the Members of the Equitable Assurance Society.
- 4. Four per cent. for Assurances, and Five per cent. for Annuities.
- 5. The customary minimum reserve for future profits and expenses is 15 per cent. of the present value of the annual premiums. On the present occasion, the proportion of the Annual Premium income reserved is 17.15 per cent. See answer to No. 9.
- 6. See page 21.
- 7. See page 21.
- 8. Five years.
- 9. The profit made by the Society, as shown in the Valuation Balance Sheet, is 20,408 l. 12 s. 8 d. This profit has, however, not been divided on the present occasion, but has been added to the reserve.

CONSOLIDATED REVENUE ACCOUNT of the Great Britain Mutual Life Assurance Society for Five Years, commencing 1st January 1869, and ending 31st December 1873.

Dr.			Cr.		
	£.	s. d.		£.	s. d.
Amount of Funds on 1st January 1869	97,839	11 5	Claims under Policies (after deduction of Sums Re-assured)	186,010	13 11
Premiums (after deduction of Re-assurance Premiums)	302,859	10 6	Surrenders	9,991	9 5
Interest and Dividends	21,816	7 8	Annuities	5,684	15 7
Other Receipts, viz.:			Commission	17,243	16 -
Profit on Investments	4,461	9 7	Expenses of Management	65,939	- 8
			Other Payments, viz.:		
			Cash Bonuses to Members	10,814	10 11
			Amount of Funds on 31st December 1873	131,292	12 8
£.	426,976	19 2	£.	426,976	19 2

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY—continued.

SUMMARY and VALUATION of the Policies of the Great Britain Mutual Life Assurance Society, as at 31st December 1873.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUE BY SPECIAL TABLE. INTEREST 4 PER CENT.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums. (See Foot Note.)	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability. (See Foot Note.)
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS:		£.	£. s. d.	£. s. d.	£.	£.	£.	£.
For Whole Term of Life - - -	6,438	1,764,715	54,678 15 1	46,476 18 10	798,118	842,160	715,836	82,282
Ascending Premiums - - -	142	52,860	958 7 6	814 12 4				
Endowment Assurances - - -	299	46,561	1,813 7 5	1,541 7 4				
Joint Lives - - -	273	60,297	2,625 1 11	2,231 6 8				
Life of Survivor - - -	4	2,800	81 17 8	69 12 -				
Total Assurances with Profits - -	7,156	1,927,233	60,157 9 7	51,133 17 2	798,118	842,160	715,836	82,282
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life - - -	493	201,925	8,949 19 8	7,607 9 9	119,420	108,863	92,111	27,309
Ascending Premiums - - -	26	17,025	323 - 7	274 11 6				
Endowment Assurances - - -	53	12,850	584 18 9	497 3 11				
Joint Lives - - -	10	1,150	67 19 10	57 15 10				
Total Assurances without Profits -	582	232,050	9,925 18 10	8,437 1 -	119,420	108,866	92,111	27,309
Total Assurances - - -	7,738	2,160,183	70,083 8 5	59,570 18 2	917,538	950,526	807,947	109,591
Deduct Re-assurances - - -	35	35,750	1,098 14 2	- - -	- - -	- - -	- - -	1,950
Net Amount of Assurances - - -	7,703	2,124,433	68,984 14 3	- - -	- - -	- - -	- - -	107,641
ANNUITIES.		(Per Ann.)						
Immediate - - -	2	714 - -	- - -	- - -	- - -	- - -	- - -	2,987
Contingent - - -	3	80 - -	47 16 10	40 12 4	469	251	213	256
TOTAL of the Results - - -	7,708	- - -	- - -	- - -	- - -	- - -	- - -	110,884

Note.—The Net Yearly Premium is found by deducting 15 per cent. from the Office Yearly Premium, and the Net Liability is the excess of the value of the Sum Assured above the value of the Net Yearly Premium.

VALUATION BALANCE SHEET of the Great Britain Mutual Life Assurance Society, as at the 31st December 1873.

Dr.		Cr.	
	£. s. d.		£. s. d.
To Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	110,884 - -	By Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2)	131,292 12 8
„ Surplus (added to Reserve)	20,408 12 8		
	£. 131,292 12		£. 131,292 12

J. Gould Avery, { Deputy Chairman, in rotation in the absence of the Chairman.  
Geo. R. Norton, { Directors.  
T. C. Simmons, {  
W. M. Makeham, Principal Officer.



GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

## SIXTH SCHEDULE.

(For Answers to Questions 1 to 9, *see* below.)

10.—The Society has no table of minimum surrender values. No contract is made with individual members for the re-purchase of policies, all applications for surrender being referred to the Actuary, who recommends such allowance as he deems it advisable (in the interest of the general body) to offer.

Assurances effected at increased premiums are classified and valued under the ages corresponding to the increased risk.

TABLE I.—WHOLE LIFE.

ANNUAL PREMIUMS required for an Assurance on 100 *l.*  
WITH PROFITS.

Age.	Annual Premium.	Age.	Annual Premium.	Age.	Annual Premium.	Age.	Annual Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
16	1 15 11	28	2 6 1	39	3 2 10	50	4 14 10
17	1 16 7	29	2 7 2	40	3 5 -	51	4 18 11
18	1 17 4	30	2 8 4	41	3 7 3	52	5 3 3
19	1 18 1	31	2 9 7	42	3 9 7	53	5 7 10
20	1 18 10	32	2 11 -	43	3 12 2	54	5 12 9
21	1 19 7	33	2 12 4	44	3 14 10	55	5 17 11
22	2 - 5	34	2 13 10	45	3 17 9	56	6 3 5
23	2 1 3	35	2 15 5	46	4 - 9	57	6 9 3
24	2 2 1	36	2 17 2	47	4 4 -	58	6 15 5
25	2 3 -	37	2 18 11	48	4 7 5	59	7 2 -
26	2 4 -	38	3 - 10	49	4 11 -	60	7 9 -
27	2 5 -						

If the Premium be paid by Half-yearly or Quarterly instalments, an addition of 2½ per cent. in the first case, and 5 per cent. in the second, will be made to the yearly payment. Thus, to find the Half-yearly payment add 6 *d.* in the pound and divide by 2; and for the Quarterly payment add 1 *s.* in the pound and divide by 4.

TABLE 2.—WHOLE LIFE.

ANNUAL PREMIUMS required for an Assurance on 100 *l.*  
WITHOUT PROFITS.

Age.	Annual Premium.	Age.	Annual Premium.	Age.	Annual Premium.	Age.	Annual Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
16	1 12 4	28	2 1 5	39	2 16 7	50	4 5 4
17	1 12 11	29	2 2 5	40	2 18 6	51	4 9 -
18	1 13 7	30	2 3 6	41	3 - 6	52	4 12 11
19	1 14 3	31	2 4 8	42	3 2 8	53	4 17 1
20	1 14 11	32	2 5 11	43	3 4 11	54	5 1 6
21	1 15 8	33	2 7 2	44	3 7 4	55	5 6 2
22	1 16 5	34	2 8 6	45	3 9 11	56	5 11 1
23	1 17 2	35	2 9 11	46	3 12 8	57	5 16 4
24	1 17 11	36	2 11 5	47	3 15 7	58	6 1 11
25	1 18 9	37	2 13 -	48	3 18 8	59	6 7 10
26	1 19 7	38	2 14 9	49	4 1 11	60	6 14 1
27	2 - 6						

If the Premium be paid by Half-yearly or Quarterly instalments, an addition of 2½ per cent. in the first case, and 5 per cent. in the second, will be made to the yearly payment. Thus, to find the Half-yearly payment add 6 *d.* in the pound and divide by 2; and for the Quarterly payment add 1 *s.* in the pound and divide by 4.

## GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY—continued.

## ASSURANCES FOR THE WHOLE TERM OF LIFE.

WITH PROFITS.			WITHOUT PROFITS.		WITH PROFITS.			WITHOUT PROFITS.	
Age.	Sum Assured.	Annual Premium (Ordinary).	Sum Assured.	Annual Premium (Ordinary).	Age.	Sum Assured.	Annual Premium (Ordinary).	Sum Assured.	Annual Premium (Ordinary).
	£.	£. s. d.	£.	£. s. d.		£.	£. s. d.	£.	£. s. d.
12 - - -	2,000	35 18 4	—	—	Brought forward	1,208,277	32,018 3 5	67,681	1,742 11 5
13 - - -	—	—	1,000	12 15 -	50 - - -	36,602	1,204 4 11	5,250	141 12 1
14 - - -	2,150	38 13 8	—	—	51 - - -	42,833	1,532 1 11	1,050	36 6 1
15 - - -	3,400	59 17 8	1,000	28 6 -	52 - - -	32,302	1,172 5 10	5,500	266 11 7
16 - - -	1,600	26 18 3	—	—	53 - - -	31,346	1,149 8 4	7,650	349 7 1
17 - - -	6,150	110 1 8	70	—	54 - - -	37,304	1,278 16 10	10,110	480 - 9
18 - - -	3,802	71 12 5	—	—	55 - - -	30,595	1,119 16 4	2,147	83 13 4
19 - - -	4,850	91 11 7	125	—	56 - - -	39,346	1,349 15 9	5,409	215 4 3
20 - - -	7,255	140 11 8	150	1 14 3	57 - - -	38,783	1,408 18 8	6,512	251 13 10
21 - - -	8,719	168 2 2	113	1 17 4	58 - - -	33,917	1,316 19 6	6,880	459 14 9
22 - - -	18,970	375 2 7	270	3 6 8	59 - - -	13,118	551 15 7	11,600	470 3 9
23 - - -	22,523	461 7 3	5	—	60 - - -	31,304	1,389 4 11	2,800	144 12 8
24 - - -	23,022	480 15 5	100	1 15 8	61 - - -	28,112	1,210 9 8	2,132	105 16 11
25 - - -	35,082	736 6 -	70	—	62 - - -	20,304	774 - 7	4,125	222 3 2
26 - - -	40,232	869 17 7	1,780	30 4 3	63 - - -	19,220	855 5 4	6,109	316 2 10
27 - - -	32,501	712 16 2	70	—	64 - - -	15,131	720 17 6	1,200	61 11 9
28 - - -	41,955	929 1 -	825	14 19 -	65 - - -	14,058	645 14 10	7,806	308 17 1
29 - - -	47,092	1,069 9 6	410	5 18 11	66 - - -	15,425	744 9 4	5,960	273 15 8
30 - - -	58,634	1,360 14 5	5,175	107 4 4	67 - - -	15,697	706 2 9	1,100	70 14 8
31 - - -	44,488	1,056 2 4	2,205	45 14 3	68 - - -	10,708	542 11 1	3,700	295 7 6
32 - - -	57,367	1,380 17 7	445	5 15 4	69 - - -	8,602	384 11 5	6,130	371 13 -
33 - - -	57,957	1,432 16 11	903	28 15 -	70 - - -	6,158	312 14 8	5,275	378 17 10
34 - - -	48,801	1,228 2 3	2,490	57 4 11	71 - - -	7,177	364 6 4	4,675	247 9 9
35 - - -	40,076	1,049 3 -	1,153	22 9 4	72 - - -	5,199	252 - 2	7,000	633 14 10
36 - - -	55,638	1,477 5 1	2,730	83 8 9	73 - - -	8,050	769 5 11	4,350	338 4 11
37 - - -	53,436	1,461 16 4	1,945	45 17 3	74 - - -	7,399	422 4 1	1,125	86 5 -
38 - - -	41,402	1,133 8 9	4,680	124 9 -	75 - - -	1,299	86 5 1	1,749	158 10 10
39 - - -	50,830	1,413 - 10	12,275	303 14 3	76 - - -	800	17 7 6	250	23 17 11
40 - - -	39,604	1,166 7 7	6,520	170 19 3	77 - - -	1,950	124 11 2	1,900	195 16 1
41 - - -	40,232	1,182 13 5	2,095	66 3 5	78 - - -	500	30 9 8	100	9 11 2
42 - - -	39,681	1,232 9 4	575	16 11 5	79 - - -	499	26 10 5	—	—
43 - - -	36,797	1,177 18 9	2,030	49 5 1	80 - - -	450	30 - 9	—	—
44 - - -	43,082	1,350 11 8	920	32 19 1	81 - - -	2,300	129 11 10	650	51 16 2
45 - - -	39,161	1,247 17 -	3,720	103 19 5	82 - - -	-	-	3,250	35 18 6
46 - - -	36,233	1,153 7 5	1,600	62 3 3	83 - - -	50	4 9 -	—	—
47 - - -	40,376	1,322 4 2	3,310	103 1 -	84 - - -	200	16 14 4	750	122 2 6
48 - - -	39,100	1,282 19 4	2,942	107 4 11	90 - - -	200	16 14 8	—	—
49 - - -	44,079	1,530 4 4	3,080	104 15 1					
Carried forward £.	1,208,277	32,018 3 5	67,681	1,742 11 5	£.	1,764,715	54,678 15 1	201,925	8,949 19 8



## GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY—continued.

## ASSURANCES OTHER THAN FOR THE WHOLE TERM OF LIFE.

## 1.—WITH PROFITS.

	Sums Assured.	Annual Premiums.	Total Amount of Premiums Received.
	£.	£. s. d.	£. s. d.
Ascending Premiums - - - - -	52,860	958 7 6	2,862 14 8
Endowment Assurances - - - - -	46,561	1,813 7 5	3,205 11 11
Joint Lives - - - - -	60,297	2,625 1 11	17,925 11 5
Life of Survivor - - - - -	2,800	81 17 8	726 3 11
£.	162,518	5,478 14 6	24,720 1 11

## 2.—WITHOUT PROFITS.

	Sums Assured.	Annual Premiums.	Total Amount of Premiums Received.
	£.	£. s. d.	£. s. d.
Ascending Premiums - - - - -	17,025	323 - 7	1,137 6 11
Endowment Assurances - - - - -	12,850	584 18 9	4,462 2 10
Joint Lives - - - - -	1,150	67 19 10	509 12 7
£.	31,025	975 19 2	6,109 2 4

## TOTAL AMOUNT OF Immediate Annuities on Lives.

Age.	Amount of Annuity.
	£. s. d.
80 - - - - -	74 - -
81 - - - - -	700 - -
£.	714 - -

## CONTINGENT ANNUITIES.

	£. s. d.
Amount per annum - - - - -	80 - -
Amount of Premium annually receivable - - - - -	47 16 10
Total Amount of Premium received - - - - -	944 4 4

## AVERAGE RATE of INTEREST on the Invested Funds at the close of each Year during the Period since the last Investigation.

Year.	Rate of Interest (per Cent.).
	£. s. d.
1869 - - - - -	5 4 11
1870 - - - - -	4 16 7
1871 - - - - -	4 7 1
1872 - - - - -	4 11 7
1873 - - - - -	4 10 -

*J. Gould Avery,* { Deputy Chairman in rotation, in  
the absence of the Chairman.  
*Geo. R. Norton,* {  
*T. C. Simmons,* { Directors.  
*W. M. Makeham,* Principal Officer.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

THIRD SCHEDULE.

REVENUE ACCOUNTS of the Liverpool and London and Globe Insurance Company, for the Year ending 31st December 1874.

LIFE ASSURANCE ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.	
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
Amount of Life Assurance Fund at the beginning of the Year	- £.1,605,501 - -			Claims under Life Policies, including those admitted but not paid (after deducting Sums Re-assured)	- - - -	169,743 19 -	
Premiums (after deduction of Re-assurance Premiums)	- - - 212,258 12 8			Surrenders	- - - -	10,759 11 8	
Interest and Dividends	- - - 74,152 18 -			Commission	- - - -	8,540 11 6	
		1,891,912 10 8		Expenses of Management	- - - - 15,731 5 2		
				Other Payments, viz.:			
				Medical Fees	- - - - 897 11 5		
				Stamps	- - - - 301 12 7		
				Transfer to Annuity Account, Consideration for Immediate Annuities hitherto deferred	- - - -	16,930 9 2	
				Amount of Funds at the end of the Year, as in Balance Sheet	- - - -	2,995 14 -	
						1,632,942 5 4	1,891,912 10 8
GLOBE FUND.		GLOBE FUND.		GLOBE FUND.		GLOBE FUND.	
Amount of Life Assurance Fund at the beginning of the Year	- - - £.412,716 7 5			Claims under Life Policies, including those admitted but not paid (after deducting Sums Re-assured)	- - - -	37,896 8 9	
Premiums (after deduction of Re-assurance Premiums)	- - - 32,340 9 9			Surrenders	- - - -	708 17 -	
Interest and Dividends	- - - 18,598 12 -			Commission	- - - -	1,139 3 2	
		463,664 9 2		Expenses of Management	- - - -	2,851 7 10	
				Transfer to Annuity Account, Consideration for Immediate Annuities hitherto deferred	- - - -	2,622 19 -	
				Cash Bonuses	- - - -	3,560 19 -	
				Amount of Funds at the end of the Year, as in Balance Sheet	- - - -	414,895 14 5	
							463,664 9 2
		£. 2,355,576 19 10					£. 2,355,576 19 10

ANNUITY ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.	
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
Amount of Fund at the beginning of the Year	- - - £.420,914 - -			Annuities paid	- - - - £.55,448 3 -		
Consideration for Annuities granted	- - - 32,904 14 -			Commission	- - - - 339 7 6		
Interest and Dividends	- - - 18,968 - -			Expenses of Management	- - - - 1,872 11 10		
Transfer from Life Fund, Consideration for Immediate Annuities hitherto deferred	- - - 2,995 14 -			Amount of Funds at the end of the Year, as in Balance Sheet	- - - -	418,122 5 8	
		475,782 8 -					475,782 8 -
GLOBE FUND.		GLOBE FUND.		GLOBE FUND.		GLOBE FUND.	
Amount of Fund at the beginning of the Year	- - - 25,526 - -			Annuities paid	- - - - £.4,063 9 6		
Interest and Dividends	- - - 1,150 6 -			Expenses of Management	- - - - 162 10 9		
Transfer from Life Fund, Consideration for Immediate Annuities hitherto deferred	- - - 2,622 19 -			Amount of Funds at the end of the Year, as in Balance Sheet	- - - -	25,073 4 9	
		29,299 5 -					29,299 5 -
		£. 505,081 13 -					£. 505,081 13 -

FIRE ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.	
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
Premiums received (after deduction of Re-assurances)	- - - 1,082,521 6 6			Losses by Fire (after deduction of Re-assurances)	- - - -	504,727 10 8	
				Expenses of Management	- - - -	142,922 14 7	
				Commission	- - - -	136,209 8 11	
				Other Payments, viz.:			
				Contributions to Fire Brigades at Home and Abroad	- - - - £.10,294 9 8	20,141 1 8	
				State Taxes (Foreign)	- - - - 9,846 12 5	278,520 10 8	
				Balance carried to Profit and Loss	- - - -		
		£. 1,082,521 6 6				£. 1,082,521 6 6	

CAPITAL SUM INSURANCE FUND.

LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.	
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
Amount of Fund at the beginning of the Year	- - - 2,502 9 1			Amount paid during Year	- - - -	80 14 -	
Premiums received during Year	- - - 70 15 6			Amount of Fund at the end of the Year, as in Balance Sheet	- - - -	2,605 5 7	
Interest	- - - 112 15 -						
		£. 2,685 19 7				£. 2,685 19 7	





NATIONAL LIFE ASSURANCE SOCIETY.

FIRST SCHEDULE.

REVENUE ACCOUNT of the National Life Assurance Society, for the Year ending the 31st December 1874.

	CLASS A.		CLASS B.		CLASS C.		CLASS D.		TOTAL.			CLASS A.		CLASS B.		CLASS C.		CLASS D.		TOTAL.					
	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	Claims under Policies and Bonus (no Re-assurance)	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.				
Amount of Funds at the beginning of the Year - - -	543,668	15 3	8,233	1 1	81,890	7 8	-	-	633,782	4 -	-	31,379	3 11	5,000	- -	11,199	- -	-	-	47,578	3 11				
Premiums (less Re-assurance) - -	42,454	9 7	6,758	5 -	11,678	8 8	245	13 4	61,136	16 7	Surrender of Policies and Bonus (no Re-assurance) - -	608	13 11	113	14 5	140	9 6	-	-	862	17 10				
Interest and Dividends	25,603	2 -	413	16 -	3,847	- -	5	5 -	29,869	3 -	Annuities - - -	-	-	-	-	850	- -	-	-	850	- -				
Improved Value of Securities (Balance of Account) - -	11,562	9 -	186	16 -	1,737	7 6	2	7 -	13,488	19 6	Income and Property Tax - - -	203	12 3	3	5 10	30	11 10	-	- 10	237	10 9				
											Allowed in reduction of Premiums - -	16,821	9 4	-	-	-	-	-	-	16,821	9 4				
											Commission to Agents and others on Policies issued prior to 1871 - - -	520	18 6	-	-	335	19 6	-	-	856	18 -				
											Expenses of Management - - -	4,484	16 4	714	10 3	1,234	14 -	25	19 5	6,460	- -				
											Premiums of 1873 return - - -	-	-	9	16 3	9	14 2	-	-	19	10 5				
											Amount of Funds at the end of the Year as per Second Schedule - - -	569,270	1 7	9,750	11 4	85,342	14 10	227	5 1	664,590	12 10				
£.	623,288	15 10	15,591	18 1	99,143	3 10	253	5 4			£.	623,288	15 10	15,591	18 1	99,143	3 10	253	5 4						
										£.	738,277	3 1											£.	738,277	3 1

George Burnand, President.  
Geo. Nicholas, } Directors.  
Henry Pollock, }  
Henry John Puckle, Secretary.

SECOND SCHEDULE.

BALANCE SHEET of the National Life Assurance Society, on the 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Assurance Fund, as per First Schedule - - - - -	664,590 12 10	Mortgages on Property within the United Kingdom - - - - -	160,902 10 5
Claims admitted, but not yet paid - - - - -	20,539 - 2	Mortgages on Property out of the United Kingdom (none) - - - - -	- - -
Other Sums owing by the Society - - - - -	2,142 9 5	Loans on the Society's Policies (within their value) - - - - -	34,864 2 4
		Loans on Life Interests and Reversions - - - - -	197,154 11 5
		Loans on Personal Security - - - - -	962 10 -
		Loan upon County and Borough Rates - - - - -	5,220 - -
		Investments:	
		British Government Securities - - - - -	36,350 - -
		Indian and Colonial Government Securities - - - - -	12,847 16 -
		Foreign Government Securities (none) - - - - -	- - -
		Railway Debentures Stocks - - - - -	43,750 - -
		Railway Guaranteed and Preference Stocks - - - - -	76,551 - -
		Railway Guaranteed and Preference Shares - - - - -	5,859 - -
		Dock Preference Stock - - - - -	16,550 - -
		House Property—Freehold, 2, King William-street - - - - -	25,000 - -
		Reversions—Estimated Value - - - - -	10,218 14 2
		Rent Charges—893 <i>l.</i> 5 <i>s.</i> 3 <i>d.</i> per annum - - - - -	10,230 - 4
		Cash on Deposit - - - - -	37,081 19 2
		Agents' Balances - - - - -	203 15 6
		Other Balances - - - - -	27 14 -
		Outstanding Premiums - - - - -	1,515 4 4
		Outstanding Interest, due and unpaid on 31st December - - - - -	4,333 18 9
		Accruing Interest to 31st December 1874 - - - - -	4,953 12 11
		Cash in hand and on current account - - - - -	3,695 13 1
£.	687,272 9 5	£.	687,272 2 5

George Burnand, President.  
Geo. Nicholas, } Directors.  
Henry Pollock, }  
Henry John Puckle, Secretary.



## METROPOLITAN LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Metropolitan Life Assurance Society, for the Year ending 4th January 1875.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - -	1,436,955	15	1	Claims by Death - - - - -	£. 87,699	-	-
Premiums - - - - -	140,906	11	1	"    Endowment Assurances ma- tured - - - - -	500	-	-
Interest and Dividends - - - - -	64,894	16	7	Surrenders - - - - -		88,199	-
Other Receipts: - - - - -				Commission - - - - -		4,549	4
Fines for Revival of Policies - - - - -	53	12	6	Expenses of Management - - - - -	£. 7,154	1	11
				Pensions - - - - -	1,152	10	-
				Other Payments:		8,306	11
				Abatement of Members' Premiums - - - - -		60,802	9
				Property and Income Tax - - - - -		683	11
				Decrease in the Value of Assets - - - - -		1,685	12
				Amount of Funds at the end of the year, as per Second Schedule - - - - -		1,478,584	6
£.	1,642,810	15	3	£.	1,642,810	15	3

*General Note.*—This Society being a Mutual Association, has no Proprietary to share in the surplus funds. It has never granted annuities, has no re-assurances with other offices, has never paid commission for the introduction of business, and has never employed agents.

*Thos. Charrington, Chairman, in rotation.*  
*Henry W. Daughish, Director.*  
*D. P. Loe, Director.*  
*Arthur Pearson, Actuary, Principal Officer.*

## SECOND SCHEDULE.

BALANCE SHEET of the Metropolitan Life Assurance Society, on the 4th January 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	£. 1,478,584	6	8	Mortgages on Property within the United Kingdom -	281,852	10	1
Total Funds, as per First Schedule - - -	1,478,584	6	8	Loans on the Society's Policies (within their Surrender Value) - - - - -	112,854	-	-
Claims admitted but not paid - - - - -	24,977	9	9	Investments:			
Other Sums owing by the Society:				In British Government Securities - - - - -	44,950	-	-
Premiums paid in advance - - - - -	1,342	14	8	Indian Government Securities - - - - -	69,733	3	7
Surplus Dividends on Life Interests - - -	210	16	3	Railway Debentures and Debenture Stock - -	121,046	-	4
				House Property in Princes-street, London -	11,285	9	9
				Other Investments:			
				Rent-charges - - - - -	102,754	19	6
				City of London Corporation Bonds - - -	50,000	-	-
				Secured on Poor, General District, and County Rates - - - - -	609,227	17	8
				Outstanding Premiums - - - - -	354	14	6
				Outstanding Interest due and payable - £. 7,086	1	5	
				Outstanding Interest accrued but not yet payable - - - - -	18,800	-	-
					25,886	1	5
				Cash:			
				On Deposit - - - - -	70,000	-	-
				In hand and on Current Account - - -	5,170	10	6
£.	1,505,115	7	4	£.	1,505,115	7	4

*Thos. Charrington, Chairman, in rotation.*  
*Henry W. Daughish, Director.*  
*D. P. Loe, Director.*  
*Arthur Pearson, Actuary, Principal Officer.*

## FREE METHODIST AND GENERAL BENEFIT SOCIETY (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Free Methodist and General Benefit Society (Limited), for the Year ending 31st December 1874.

## LIFE ASSURANCE ACCOUNT.

1 January 1874:	£. s. d.	31 December 1874:	£. s. d.
To Amount of Life Assurance Fund at the beginning of the Year	197 4 6½	By Claims under Life Policies	30 15 -
		„ Commission	23 7 2½
31 December 1874:		„ Expenses of Management:	£. s. d.
„ Premiums	195 7 9	Salaries	27 10 -
„ Policies	1 1 6	Postages	4 7 6½
„ Premium Books	2 10	Stationery and Stamps	8 1 8
„ Fines	5 8	Rent	3 6 8
„ Interest	8 12 2	Actuarial Valuation	21 - -
		Medical Fees and Sundries	1 3 10
£.	402 14 5½	„ Amount of Life Assurance Fund at the end of the Year	283 2 6½
		£.	402 14 5½

## SICK ASSURANCE ACCOUNT.

1 January 1874:	£. s. d.	31 December 1874:	£. s. d.
To Amount of Sick Assurance Fund at the beginning of the Year	70 6 5	By Claims under Sick Policies	156 12 9
„ Premiums	196 1 8½	„ Commission	25 5 4½
„ Policies	7 -	„ Expenses of Management:	£. s. d.
„ Premium Books	1 8	Salaries	13 15 -
„ Interest	9 -	Postages	2 5 10
„ Fines	5 7½	Stationery and Stamps	4 - 10
		Rent	1 13 4
£.	267 11 5	Actuarial Valuation	10 10 -
		Medical Fees and Sundries	4 13 2
		„ Amount of Sick Fund at the end of the Year	48 15 1½
		£.	267 11 5

Thos. Barlow, }  
C. Brown, } Directors.  
Ira Miller, }  
D. Marshall, } Manager of Life Business.

## FOURTH SCHEDULE.

BALANCE SHEET of the Free Methodist and General Benefit Society (Limited), on the 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Life Assurance Fund	283 2 6½	Outstanding Premiums	15 18 4½
Sick Assurance Fund	48 15 1½	Outstanding Interest	6 17 3
Money deposited by Guarantors	23 - -	Cash on Deposit:	£. s. d.
Claims under Life Policies, admitted but not paid	- -	In Building Societies	190 - -
Claims under Sick Policies, admitted but not paid	- -	In Banks	100 - -
Accounts owing:			290 - -
T. Jones & Co., Actuaries	31 10 -	Cash in hand	49 15 2½
£.	386 7 8	Stationery	23 16 10
		£.	386 7 8

Thos. Barlow, }  
C. Brown, } Directors.  
Ira Miller, }  
D. Marshall, } Manager of Life Business.



## WEST OF ENGLAND INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNT of the West of England Insurance Company, for the Year ended 31st December 1874.

Dr.	LIFE ASSURANCE ACCOUNT.				Cr.					
Amount of Funds at the beginning of the Year	-	-	-	£. 1,031,133 5 5	Claims under Policies (after deducting Sums Re-assured)	-	-	-	£. 114,315 12 -	£. s. d.
Premiums on Life Insurance	-	-	-	107,357 8 5	Bonus paid on Life Claims	-	-	-	17,106 15 4	131,422 7 4
Interest and Dividends	-	-	-	55,680 6 8	Surrenders	-	-	-	-	2,936 1 4
					Commission	-	-	-	-	5,318 13 5
					Expenses of Management	-	-	-	-	6,220 - 3
					Revenue and Expenditure Life	-	-	-	-	3,925 - 8
					One Year's Interest to Proprietors	-	-	-	-	10,500 - -
					Amount of Funds at the end of the Year	-	-	-	-	1,033,948 17 6
				£. 1,194,171 14 6					£. 1,194,171 - 6	

Dr.			FIRE INSURANCE ACCOUNT.			Cr.		
			£.	s.	d.			
Fire Insurance Fund at the beginning of the Year - - -			59,159	13	-	Loss by Fire (after deducting Re-assurances) - - -		
						Commission - - -		
						Expenses - - -		
Premiums received (after deduction of Re-assurances) - - -			121,487	10	6	Amount of Fire Insurance Fund at the close of the Year as per Fourth Schedule - - -		
			£.	180,647	9 6	£.		
						180,647 9 6		

\* In addition to this sum of 91,706 £. 8 s. 10 d., the Proprietors' Capital (of which 210,000 £. has been paid, 390,000 £. unpaid), is available in aid of this Fund.

Dr.		ANNUITY ACCOUNT.		Cr.	
		£.	s.	d.	
Amount of Fund at Christmas, 1873 - . . . . .		11,827	6	9	
One Year's Interest - . . . . .		502	12	-	
		£.	12,329	18	9

## FOURTH SCHEDULE.

BALANCE SHEET of the West of England Fire and Life Insurance Company, on the 31st December 1874.

Dr.	LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.	Cr.	
Shareholders' Capital	-	-	210,000	-	-	Mortgages on Property within the United Kingdom*	-	-	589,679	4	3	
Life Assurance Fund	-	-	1,033,848	17	6	Do. out of the United Kingdom	-	-	Nil.	-	-	
Annuity Fund	-	-	8,224	1	9	Loans on the Company's Policies	-	-	39,821	-	-	
Fire Fund	-	-	91,706	8	10	Investments:						
Guarantee Fund for Personal Security	-	-	1,017	4	2	† In British Government Securities:						
Claims under Life Policies (admitted, not paid)	-	-	32,880	3	5	3 per Cent. Consols £. 50,000 at 85	£. 42,500	-	-			
Claims under Fire Policies (admitted, not paid)	-	-	7,194	9	7	3 per Cent. New 78,000 „ 85	66,300	-	-			
Dividends and Bonus due to Proprietors	-	-	10,626	19	5	† Railway and other Debentures, and						
						Debenture Stocks	131,358	14	6			
						† Preference Stocks	88,262	16	11			
						House Property	17,183	8	11			
						Loans to Poor Law Unions, Lands Improvement Companies, and on County Rates, repayable by Instalments			345,605	-	4	
						Loans on Personal Security with Policies			233,822	10	11	
						Agents' Balances, including all outstanding Premiums			91,796	1	-	
						Outstanding Interest			17,271	1	4	
						Outstanding Fire Claims			15,646	13	10	
									1,940	12	9	
						On Deposit secured by the usual Bills:						
						At Lawes & Co.'s	£. 17,000	-	-			
						Alexander & Co.'s	10,500	-	-			
						On Current Account at Martin & Co.'s	3,705	16	7			
						Ditto at Devon and Cornwall Banking Company:						
						Undue Bills	£. 5,862	-	1			
						Current Account	22,843	3	7			
									28,710	3	8	
									59,916	-	3	
			£.	1,395,498	4	8			£.	1,395,498	4	1

\* 500,000 £. of this sum is secured on Landed Estates within the United Kingdom with the usual Margin.

† A Certificate from the Bank of England of the Investment of the Government Stock was produced to the Directors.

‡ These Stocks taken at the market price of the day would show a considerably increased value.

E. A. Sanders, Chairman.  
 John Geare, } Directors.  
 William Cotton, }  
 Charles Lewis, Secretary and Actuary.

## YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Yorkshire Fire and Life Insurance Company, for the Year ending 27th February 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	463,895	12	3	Claims under Life Policies (after deduction of sums Re-assured) - - - - -	51,458	11	10
Premiums after deduction of Re-assurance Premiums - - - - -	39,607	4	3	Surrenders - - - - -	1,774	1	-
Consideration for Annuities granted - - - - -	3,827	-	-	Annuities paid - - - - -	5,726	6	1
Interest and Dividends - - £. 12,214 17 2				Commission - - - - -	1,860	4	1
Interest on Advances on Annuity - 10,255 8 9				Expenses of Management - - - - -	3,529	10	11
	22,470	5	11	Income Tax - - - - -	186	4	4
Increase in Value of Securities - - - - -	2,036	16	3	Bad Debts - - - - -	173	9	11
				"Profit and Loss" for Dividend to Shareholders, being share out of Balance on Valuation, 1st March 1870 - - - - -	2,712	-	-
				Amount of Life Assurance Fund at the end of the Year - - - - -	464,416	10	6
£.	531,836	18	8	£.	531,836	18	8

## No. 2.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year - - - - -	117,039	7	11	Losses by Fire (after deduction of Re-insurances) -	38,560	13	-
Premiums received after deduction of Re-insurances - - - - -	62,202	4	-	Expenses of Management - - - - -	4,977	7	8
Interest - - - - -	2,700	-	-	Commission - - - - -	6,037	15	-
Rents - - - - -	302	9	8	Engine Establishments - - - - -	271	3	4
Increase in Value of Securities - - - - -	1,385	18	2	Income Tax - - - - -	75	7	4
				Bad Debts - - - - -	27	3	6
				"Profit and Loss," being share of Dividend to Shareholders - - - - -	8,138	-	-
				Amount of Fire Insurance Fund at the end of the Year - - - - -	124,942	9	11
£.	183,629	19	9	£.	183,629	19	9

## No. 3.—PROFIT AND LOSS.

	£.	s.	d.		£.	s.	d.
Interest and Dividends on 50,000 £. Shareholders' Capital - - - - -	1,650	-	-	Dividends to Shareholders - - - - -	12,500	-	-
Life Assurance Revenue Account - - - - -	2,712	-	-				
Fire Revenue Account - - - - -	8,138	-	-				
£.	12,500	-	-	£.	12,500	-	-



## YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—continued.

## FOURTH SCHEDULE.

BALANCE SHEET on the 27th February 1875.

LIABILITIES:	£. s. d.	ASSETS:	£. s. d.
Shareholders' Capital - - - -	50,000 - -	Mortgages on Property within the United Kingdom	240,176 14 3
Life Assurance and Annuity Fund - - - -	464,416 10 6	Loans on the Company's Policies - - - -	10,386 4 4
Fire Fund - - - - -	124,942 9 11	Investments:	
	639,359 - 5	In British Government Securities - - - Value	56,100 - -
Claims under Life Policies ad- mitted but not yet paid - - £. 22,322 14 3		Indian and Colonial Securities - - - Value	21,200 - -
Outstanding Fire Losses - - - - 2,000 - -		Railway Debentures and other Debenture Stocks - - - - - Value	12,350 - -
	24,322 14 3	Indian Railway Stock Guaranteed - Value	34,050 - -
Directors' Salary, Balance of - - - - -	92 8 -	Advances on Annuity, being loans to Town Cor- porations and other Public Bodies - Value	226,502 - -
Unclaimed Dividends - - - - -	234 12 -	Advances on Reversions - - - Value	6,422 - -
		Freehold Property - - - - -	19,083 9 3
		Agents' Balances - - - - -	25,954 4 2
		Outstanding Premiums - - - - -	558 15 6
		Do. Interest - - - - -	569 7 7
		Cash at Bankers on Current Account - - - -	10,577 9 7
		Stamps on hand - - - - -	78 10 -
£.	664,008 14 8	£.	664,008 14 8

Examined and found correct,  
*Wm. Phillips,*  
*Jno. Francis Taylor,*  
*David Hill,*  
*Geo. Brown,* } Auditors.

Examined this 31st March 1875,  
*Leonard Thompson,* Chairman.  
*Robt. Swann,* } Directors.  
*W. Gray,* }

*F. L. Mawdesley,* Secretary and General Manager.  
*W. L. Newman,* Actuary.

## THE ESTATE of the Yorkshire Fire and Life Insurance Company, 1st March 1875.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
To the present Reserved Value of 2,651 Policies, insuring 1,352,928 l. 18 s. 3 d. - - - -	363,390 16 1	By Mortgages on Property within the United Kingdom - - - - -	240,176 14 3
To the present Value of 30 l. per annum Contingent Annuities - - - - -	44 15 -	By Loans on the Company's Policies - - - -	10,386 4 4
To the present Value of 35 l. 12 s. per annum De- ferred Annuities - - - - -	215 13 -	By Investments:	
To the present Value of 5,769 l. 10 s. 3 d. per annum Immediate Annuities - - - - -	44,647 17 1	In British Government Securities - - Value	56,100 - -
To Balance of Directors' Salary - - - - -	92 8 -	Indian and Colonial Securities - - Value	21,200 - -
To Unclaimed Dividends - - - - -	234 12 -	Railway Debenture, and other Debenture Stock - - - - - Value	12,350 - -
To Outstanding Life Claims not yet due - - -	22,322 14 3	Indian Railway Stock Guaranteed - Value	34,050 - -
To Outstanding Fire Losses in course of adjustment	2,000 - -	Advances on Annuity, being Loans to Town Corporations and other Public Bodies, Value	226,502 - -
To Amount appropriated for distribution to the Par- ticipating Life Policy-holders - - - - -	18,730 6 2	Advances on Reversions - - - Value	6,422 - -
To Paid up Capital (Total subscribed Capital, 500,000 l.) - - - - -	50,000 - -	Freehold Property - - - - -	19,083 9 3
	501,679 1 7	By Agents' Balances - - - - -	25,954 4 2
		By Outstanding Premiums - - - - -	558 15 6
		By Outstanding Interest - - - - -	569 7 7
		By Cash at Bankers on Current Account - - -	10,577 9 7
To Balance, being surplus - - - - -	162,329 13 1	By Stamps on hand - - - - -	78 10 -
£.	664,008 14 8	£.	664,008 14 8

*F. L. Mawdesley,* Secretary and General Manager.  
*W. L. Newman,* Actuary.

We have carefully examined and found correct the above Statement of Assets, and have had produced to us the various Securities therein referred to.

*Wm. Phillips,*  
*Jno. Francis Taylor,* } Auditors.  
*David Hill,*  
*Geo. Brown,* }

## ROYAL FARMERS' AND GENERAL FIRE, LIFE, AND HAIL INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Royal Farmers' and General Fire, Life, and Hail Insurance Company, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

1 Jan. 1874:	£.	s.	d.	31 Dec. 1874:	£.	s.	d.			
Amount of Life Assurance Fund at the beginning of the Year - - - - -	115,210	16	2	Claims under Policies, after deducting Sums Re-assured - -	14,189	5	-			
Ditto Annuity Fund - - - - -	1,258	14	-	Surrenders - - - - -	311	14	-			
	116,469	10	2	Annuities* - - - - -	170	5	7			
				Commission - - - - -	415	11	5			
				Expenses of Management - - - - -	1,303	19	3			
Premiums after deducting Re-assurance Premiums - - - -	10,317	4	2	Other Payments:						
Interest and Dividends - - - - -	5,104	4	11	Investigation Surplus carried to the credit of No. 3 Profit and Loss Account - - - - -	897	17	4			
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule -	£. 113,750	11	2			
				Amount of Annuity Fund - - - - -	1,141	15	6			
	£.	131,980	19	3		£.	114,892	6	8	
							£.	131,980	19	3

\* This Company ceased granting Annuities Twenty-two years ago.

## No. 2.—FIRE AND HAIL ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Fire Fund at the beginning of the Year - - -	12,920	8	8	Losses by Fire and Hail, after deduction of Re-assurances - -	23,294	15	3	
				Expenses of Management - - - - -	5,311	-	7	
Fire and Hail Premiums received after deducting Re-assurances	47,720	4	6	Commission - - - - -	5,520	4	6	
				Other Payments:				
				Agents' bad Debts written off - - - - -	75	18	5	
				Amount carried to No. 3 Profit and Loss Account - - - -	13,505	7	3	
				Amount of Fire Fund at the end of the Year, as per Fourth Schedule - - - - -	12,942	7	2	
	£.	60,640	13	2	£.	60,649	13	2

## No. 3.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.		
Balance of last year's Account (General Reserve) - - -	55,644	6	5	Dividend and Bonus to Shareholders for 1873 - - - - -	9,120	5	-		
Investigation Surplus from No. 1 Life Assurance Account - -	897	17	4						
Interest and Dividends not carried to other Ac- counts - - - - -	£. 7,592	6	8	Balance as per Fourth Schedule (General Reserve) - - - -	68,356	1	6		
Less Interest applied to extinction of Premiums on Colonial Bonds - - - - -	196	9	11						
	7,395	16	9						
Profit on Fire and Hail Account - - - - -	13,505	7	3						
Transfer Fees - - - - -	32	18	9						
	£.	77,476	6	6		£.	77,476	6	6

## FOURTH SCHEDULE.

BALANCE SHEET of the Royal Farmers' and General Fire, Life, and Hail Insurance Company, on the 31st December 1874.

LIABILITIES:				£.		s.		d.		ASSETS.				£.		s.		d.			
Shareholders' Capital	-	-	-	-	-	-	-	-	-	72,962	-	-	Mortgages on Property within the United Kingdom	-	-	-	-	20,016	6	10	
Fire Fund	-	-	-	£. 12,942	7	2							Loans on the Company's Policies within their surrender value	-	-	-	-	5,783	7	7	
General Reserve Fund	-	-	-	46,524	1	5							Loans on the Company's Policies with personal security	-	-	-	-	150	-	-	
				£. 59,466	8	7							Investments:								
Profit and Loss	-	-	-	-	-	-	-	-	-				In Indian and Colonial Securities	-	-	-	-	86,011	11	11	
Investigation Surplus on the Life Account	-	-	-	-	-	-	-	-	-	81,298	8	8	Foreign - ditto - ditto	-	-	-	-	55,051	16	3	
													Railway and other Debentures and Debenture Stock	-	-	-	-	74,333	10	-	
Life Assurance Fund	-	-	-	-	-	-	-	-	-	114,892	6	8									
Annuity Fund	-	-	-	-	-	-	-	-	-				Ditto Stock, viz.:								
										269,152	15	4	Preference	-	-	-	-	£. 11,558	1	6	
													Guaranteed	-	-	-	-	10,019	4	4	
Claims under Life Policies admitted but not yet paid	-	-	-	-	-	-	-	-	-									21,577	5	10	
Outstanding Fire Losses	-	-	-	-	-	-	-	-	-									262,933	18	5	
Other Sums owing by the Company:													House Property (including Office Furniture)	-	-	-	-	983	-	4	
Charges of Management	-	-	-	-	-	-	-	-	-				Agents' Balances, being outstanding Premiums	-	-	-	-	6,588	13	9	
Dividends	-	-	-	-	-	-	-	-	-	9,011	11	7	Outstanding Interest	-	-	-	-	4,619	4	11	
													Cash at London and Westminster Bank	-	-	-	-	£. 2,952	14	11	
													Short Bills at ditto	-	-	-	-	686	14	7	
																		3,639	9	6	
										£.	278,764	6	11					£.	278,764	6	11

Examined and found correct,  
London, 12 March 1875. Frederick Hockley, Auditor.Alfred Denison, Chairman.  
Wm. Clutton, } Directors.  
C. W. Johnson, }  
John Reddish, Actuary.

## UNIVERSAL LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Universal Life Assurance Society, for the Year ended 31st December 1874, in *England*, and 30th November 1874, in *India* (including Receipts and Expenditure at Head Office in *London*, and at the four Branch Offices of the Society in *Calcutta*, *Madras*, *Bombay*, and *Ceylon*).

1 January 1874 in England, and 1 December 1873 in India:	£. s. d.	31 December 1874 in England, and 30 November in India:	£. s. d.
Amount of Funds at the beginning of the Year -	971,942 10 10	Claims under Policies (after deduction of Sums Re-assured) -	71,896 17 8
Premiums (after deduction of Re-assurance Premiums) -	121,670 12 6	Surrenders -	1,599 12 6
Consideration for Annuities granted -	Nil.	Annuities -	181 10 -
Interest and Dividends -	42,613 10 7	Commissions at Head and Branch Offices -	3,743 3 7
Other Receipts:		Expenses of Management at Head and Branch Offices -	9,757 16 1
Profit on Annual Valuation -	7,867 15 10	Dividends and Bonuses to Shareholders -	12,250 - -
		Other Payments, viz.:	
		Cash Bonus to Policy holders -	32,096 16 5
		Income Tax -	382 16 10
		Amount of Funds at the end of the Year, as per Second Schedule -	1,012,185 16 8
£.	1,144,094 9 9	£.	1,144,094 9 9

*John Farley Leith*, Chairman.  
*Wm. Norris Nicholson*, Director.  
*Osgood Hanbury*, Director.  
*Fredk. Hendriks*, Actuary.

## SECOND SCHEDULE.

BALANCE SHEET of the Universal Life Assurance Society, on the 31st December 1874, in *England*, and on the 30th November 1874, in *India*.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
31 December 1874 in England, and 30 November in India:		31 December 1874 in England, and 30 November in India:	
Shareholders' Capital paid up -	50,000 - -	Mortgages on Property within the United Kingdom -	215,865 16 6
Assurance Fund, including:		Ditto - ditto out of the United Kingdom -	1,837 19 6
Calculated present value of Life Policies -	673,941 - -	Loans on the Society's Policies -	18,890 7 9
Calculated present value of Annuities -	1,398 - -	Investments:	
Balance or Surplus Reserve Fund, as per Annual Valuation -	265,315 8 3	In British Government Securities -	31,821 6 4
Making Total Assurance Fund 940,654 8 3	940,654 8 3	Indian Government Securities -	189,529 6 10
Reserve Fund for Reduction of Premiums to 12th May 1875, allotted at last division of Profits, but not yet received by Policy-holders at Dates of this Account -	15,667 5 8	Colonial Government Securities -	176,706 14 6
Assurance Fund Suspense Account -	739 2 9	Foreign Government Securities -	366,236 1 4
Proprietors' Suspense Fund Account -	5,125 - -	Railway and other Debentures -	93,560 18 4
Total Funds, as per First Schedule -	1,012,185 16 8	Ditto Shares (Preference) -	66,850 - -
Other Sums owing by the Society, viz.:		Indian Government Guaranteed Railway Stocks -	10,975 - -
Claims admitted, but not paid -	19,563 4 4	House Property (Freehold Premises in London) -	14,000 - -
Proprietors' Dividends unpaid -	1,737 7 -	Other Investments, viz.:	
		Mortgages on Town and District Rates -	121,123 16 9
		Loans on Reversionary Charges -	3,950 - -
		Reversionary Interests bought -	15,115 - -
		Loans on Personal Security with Life Policies -	465 17 8
		Temporary Loans on Indian Government Securities -	33,586 8 4
		Agents' Balances -	543 11 6
		Outstanding Premiums -	1,998 5 -
		Ditto Interest (due or accrued) -	12,517 14 2
		Cash on Deposit at Bankers -	15,043 1 8
		Cash in hand and on current account -	8,901 5 7
		Bills of Exchange and Country Bankers' Drafts -	203 17 7
£.	1,033,486 8 -	£.	1,033,486 8 -

*John Farley Leith*, Chairman.  
*Wm. Norris Nicholson*, Director.  
*Osgood Hanbury*, Director.  
*Fredk. Hendriks*, Actuary.



UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

## FIFTH SCHEDULE.

## ANSWERS to Parliamentary Form of Questions, Nos. 1 to 9.

## STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Universal Life Assurance Society, made by the Actuary.

1. The Valuation is made up to 31st December 1874 for English Policies, and to 30th November 1874 for Indian Policies.

2. The PROFITS are ascertained EACH YEAR, and declared at the Annual Meeting held on the second Wednesday in May, when all those who have paid *six* Annual Premiums on the Bonus scale are entitled to a cash reduction of the Premium for the *next year*, to the same extent as is allotted to the oldest Policy-holder.

The Annual Cash Returns, or Reductions per cent. upon the Annual Premiums, English and Indian, have been as follows from the commencement of the Society :—

1834	-	-	-	Nil.	1848	-	-	-	42½	1862	-	-	-	45
1835	-	-	-	Nil.	1849	-	-	-	42½	1863	-	-	-	47½
1836	-	-	-	Nil.	1850	-	-	-	42½	1864	-	-	-	50
1837	-	-	-	Nil.	1851	-	-	-	45	1865	-	-	-	50
1838	-	-	-	Nil.	1852	-	-	-	45	1866	-	-	-	50
1839	-	-	-	Nil.	1853	-	-	-	45	1867	-	-	-	50
1840	-	-	-	60	1854	-	-	-	45	1868	-	-	-	50
1841	-	-	-	60	1855	-	-	-	40	1869	-	-	-	50
1842	-	-	-	60	1856	-	-	-	33½	1870	-	-	-	50
1843	-	-	-	50	1857	-	-	-	33½	1871	-	-	-	50
1844	-	-	-	50	1858	-	-	-	33½	1872	-	-	-	50
1845	-	-	-	50	1859	-	-	-	36	1873	-	-	-	50
1846	-	-	-	47	1860	-	-	-	40	1874	-	-	-	50
1847	-	-	-	40	1861	-	-	-	45	1875	-	-	-	50

One-fifth of the ascertained Profits of the five preceding years, subject to such deductions as the Board may consider desirable, is divided annually between the Policy-holders and Shareholders, three-fourths, or *Seventy-five per cent.*, to the former, and one-fourth to the latter. The remaining four-fifths are set apart to enter into the average of the next and succeeding years.

The sum allotted to each Policy at the Yearly Division of Profits may be applied either in reduction of the current year's Premium, or in *annual* augmentation of the amount assured, by the addition to the Policy of such Reversionary Bonus as each year's return of Premium will assure as a Single Premium at the then Age, *but the option exercised by the Policy-holder on the first occasion of participation in profits regulates the application of each year of all future divisions of profits.*

These principles of an annual valuation and distribution of Profits among the Policy-holders and Proprietors of this Society are determined by the Deed of Settlement constituting this Society, dated 15th May 1834, and referred to in this Society's Act of Parliament, 6 Will. 4, c. 54.

3. The tables of mortality used in this Valuation are,—

For *English* Policies,—a special table, showing a higher mortality than the Carlisle Table, and based upon such a rate of mortality as would, upon the values of Annuities deduced therefrom at 3 per cent. interest, agree with the Premiums charged by the Universal.

And, for *Indian* Policies,—special tables, based on original calculations made for this Society from the records of mortality experienced amongst Europeans in the service of the Hon. East India Company, showing a higher mortality than any European table, and constructed from the values of Annuities deduced from these calculations at 3 per cent. interest, distinguishing between civil and military risks respectively, by provision for a higher mortality in the latter class.

4. The *Rate of Interest* assumed in all this Society's Valuations of Liability is 3 per cent., and such rate of THREE PER CENT. is applied both to English and Indian transactions.

5. No fixed uniform proportion of the same amount for each age and class of risk is reserved out of the Premium Income, but the rate of mortality assured in the Premiums, English and Indian, is greater, and the rate of interest less, than the Society has experienced. This constitutes a provision for future expenses and profits, as does also the special method regulating this Society's business, namely, the division, annually, of only *one-fifth* of the ascertained Profits, the remaining four-fifths entering into the average of the next and succeeding years.

6. The Consolidated Revenue Account since the last Valuation, is, in this Society, which has an annual Valuation of Assets and Liabilities, and an annual Division of Profits, identically the same as the Revenue Account of the year. The FIRST SCHEDULE (lodged with the Board of Trade) gives the return required.

7. The Liabilities under Life Policies and Annuities in force at the date of the Valuation, showing the number of Policies, the amount assured, and the amount of Premiums payable annually under each class of Policies, in *England and India respectively*, both with and without participation in Profits; and also the net Liabilities and Assets of the Society, with the amount of "Surplus," are given in the annexed Returns, pp. 38 to 41.

8. Policies are entitled to share in the Profits after payment of six whole years' Premiums.

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

9. The results of the annual Valuation show—

Firstly. The total amount of Profit made by the Society for the year ended 31st December 1874 in England, and 30th November 1874 in India, and applicable for division between 12th May 1875 and 10th May 1876, is 49,000 l.

Secondly. The amount of Profits divisible amongst Policy-holders is 37,030 l. 7 s. 1 d. The number of Policies entitled to participate is 2,088, and the amount of the said Policies 1,922,508 l. 14 s. 10 d.

Thirdly. Specimens required "of Bonuses allotted to Policies for 100 l., effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, 10 years, and upwards, "at intervals of five years respectively, together with the amounts apportioned under the various "modes in which the Bonus might be received," are given in the following table for Policies in force 6, 10, and 15 years, but Policies in force for five years only are not entitled to Bonus until payment of another Premium.

BONUS TABLE required by Parliamentary Form.

Year 12th May 1875 to 10th May 1876.

Age at Entry.	Original or Contract Annual Premiums, payable on Policies with participation in Profits, effected for the Whole of Life.	ANNUAL CASH BONUS.			ANNUAL REVERSIONARY BONUS.		
		Abatement (50 per cent.) allowed for the Year on the Original Contract Premium upon Policies in Force for—			Bonuses added to Policies in the Current Year instead of Premium being Reduced, when the Assured have elected to take their share of Profits in that way, on Assurances in Force for—		
		6 Years.	10 Years.	15 Years.	6 Years.	10 Years.	15 Years.
		Bonus of Year.	Bonus of Year.	Bonus of Year.	Bonus of Year.	Bonus of Year.	Bonus of Year.
ENGLISH POLICIES.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 18 8	19 4	19 4	19 4	2 4 8	2 2 5	2 - -
30	2 8 10	1 4 5	1 4 5	1 4 5	2 9 7	2 7 -	2 4 1
40	3 3 -	1 11 6	1 11 6	1 11 6	2 16 2	2 12 11	2 8 10
50	4 5 6	2 2 9	2 2 9	2 2 9	3 5 2	3 1 5	2 17 11
INDIAN POLICIES.							
CIVIL LIVES.							
20	4 4 -	2 2 -	2 2 -	2 2 -	3 8 7	3 7 6	3 5 1
30	4 16 -	2 8 -	2 8 -	2 8 -	3 13 11	3 11 8	3 9 2
40	5 18 -	2 19 -	2 19 -	2 19 -	4 4 8	4 2 2	3 18 9
50	7 8 -	3 14 -	3 14 -	3 14 -	4 18 2	4 14 11	4 10 5
INDIAN POLICIES.							
MILITARY LIVES.							
20	4 14 -	2 7 -	2 7 -	2 7 -	3 13 10	3 12 4	3 10 7
30	5 8 -	2 14 -	2 14 -	2 14 -	4 - 8	3 18 11	3 16 9
40	6 6 -	3 3 -	3 3 -	3 3 -	4 9 2	4 6 10	4 3 7
50	7 14 -	3 17 -	3 17 -	3 17 -	5 1 7	4 18 4	4 13 11

The amounts apportioned under the various modes in which the year's Cash Bonus of 37,030 l. 7 s. 1 d., divisible amongst Policy-holders, may be received between 12th May 1875 and 10th May 1876, cannot now be stated, the option as to how it is to be apportioned having still to be exercised by many of the Policy-holders; but, according to the past experience of this Society, the annual Cash Bonus, in reduction of the year's premium, is chosen by the great majority of the Policy-holders in preference to the equivalent Reversionary annual additions to the sum assured.

John Farley Leith, Chairman.  
Wm. Norris Nicholson, Director.  
Osgood Hanbury, Director.  
Fredk. Hendricks, Actuary (Principal Officer).

## UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

## FORMS referred to under Question 7.

SUMMARY and VALUATION of the English Policies of the Universal Life Assurance Society on 31st December 1874.

## SEPARATE CLASSIFICATION of Risks, Classes Section I. and Section II.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.  Value by Special ENGLISH Tables, Interest 3 per Cent. of—				
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Sums Assured, and Bonuses.	Office Yearly Pre- miums.	Net Yearly Premiums, if computed.	Net Liability.	
ASSURANCES.									
Section I.—WITH PARTICIPATION IN PROFITS.									
For whole Term of Life	1,409	£. 1,461,452 18 2	£. 45,099 6 6	Vide Answer to Question 5, page 36, ante.	946,622	501,406	Vide Answer to Question 5, page 36, ante.	445,212	
Other Classes, viz. :									
Joint Lives (first that dies)	1	4,000 — —	244 13 4		3,496	746		2,750	
Ditto — (last that dies)	1	1,500 — —	13 2 6		702	207		49	
Survivorships	3	1,200 — —	25 15 7		406	170		23	
Increasing Premiums	4	17,000 — —	446 6 7	9,439	8,865	57			
Limited number of Payments	2	7,000 — —	402 — —	2,740	2,177	56			
Extra Premiums payable	—	— — —	217 12 6	—	—	—	—	—	
TOTAL Assurances with Profits	1,420	1,492,152 18 2	46,448 16 5	—	963,405	513,571	—	449,834	
Section II.—WITHOUT PARTICIPATION IN PROFITS.									
For whole Term of Life	202	410,469 — —	17,336 18 6	ditto	257,969	186,577	ditto	71,392	
Other Classes, viz. :									
Short Periods	24	47,450 — —	1,890 2 2	—	1,890	—	—	1,890	
Joint Lives (first that dies)	5	8,050 — —	396 4 11	—	5,034	4,085	—	94	
Ditto — (last that dies)	2	700 — —	12 — 11	—	279	195	—	8	
Survivorships, one life against another	18	33,600 — —	617 2 4	—	6,140	4,336	—	1,806	
Increasing Premiums	5	17,000 — —	390 4 7	—	8,623	7,586	—	1,037	
Survivorship and Issue Risks	9	27,300 — —	Nil	—	2,124	Nil	—	2,124	
Endowment Assurances	3	1,100 — —	58 18 6	—	778	456	—	322	
Extra Premiums payable	—	— — —	37 14 6*	—	—	—	—	—	
TOTAL Assurances without Profits	268	545,669 — —	20,739 6 5	—	282,837	203,235	—	79,602	
TOTAL Assurances	1,688	2,037,821 18 2	67,188 2 10	—	1,246,242	716,806	—	529,436	
Deduct Re-assurances	—	220,477 — —	11,056 11 4	—	125,878	91,931	—	33,947	
NET AMOUNT of Assurances	1,688	1,817,344 18 2	56,131 11 6	—	1,120,364	624,875	—	495,489	
Adjustments, if any	Nil.	—	—	—	—	—	—	—	
ANNUITIES.									
Immediate	2	170 — — per annum.	Nil	—	1,398	Nil	—	1,398	
Other Classes	Nil.	—	—	—	—	—	—	—	
TOTAL of the Results (Classes Section I. and Section II.), Assurances and Annuities†	1,690	1,817,344 18 2 and 170 L. per annum.	56,131 11 6	—	1,121,762	624,875	—	496,887	

\* The Extra Premiums in the above classifications, viz., 217 l. 12 s. 6 d. in Section I., and 37 l. 14 s. 6 d. in Section II., together 255 l. 7 s., are for voyage and residence, and special occupations, in certain foreign countries other than India, and beyond the limits of Europe. These Extra Premiums are for the most part of temporary duration, and are always entirely excluded from the valuation of Premiums receivable.

† In addition to Classes Section III. to VI., pages 39 and 40.



## UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

Forms referred to under Question 7—continued.

SUMMARY and VALUATION of the Policies of the Universal Life Assurance Society, as at 30th November 1874, on European Lives in Indian Civil Employment.

## SEPARATE CLASSIFICATION of Risks, Classes Section III. and Section IV.

DESCRIPTION OF TRANSACTIONS,	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	<i>Value by Special INDIAN Tables, Interest 3 per Cent. of—</i>			
					Sums Assured, and Bonuses.	Office Yearly Pre- miums.	Net Yearly Premiums, if computed.	Net Liability.
<b>ASSURANCES.</b>		£. s. d.	£. s. d.		£.	£.		£.
Section III.—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - - - -	902	764,578 10 -	40,723 18 8	} <i>Vide Answer to Question 5, page 36, ante.</i>	530,539	407,342	} <i>Vide Answer to Question 5, page 36, ante.</i>	123,197
Other Classes, viz. :								
Leasing Premium - - - -	1	5,000 - -	150 - -		3,061	2,882		179
Limited number of Payments - - - -	1	1,107 12 -	57 2 -		717	301		416
Extra Premiums payable - - - -	-	- - -	Nil.					
<b>TOTAL Assurances with Profits</b> -	<b>904</b>	<b>770,686 2 -</b>	<b>40,931 - 8</b>	<b>- - -</b>	<b>534,317</b>	<b>410,525</b>	<b>- -</b>	<b>123,792</b>
Section IV.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - - -	238	158,990 - -	7,604 6 3	- ditto -	104,730	83,430	- ditto -	21,300
Other Classes, viz. :								
Short Periods - - - -	55	35,050 - -	1,276 9 -	- - -	1,276	-	- - -	1,276
Term Assurance - - - -	1	1,000 - -	65 - -	- - -	647	468	- - -	179
Extra Premiums payable - - - -	-	- - -	11 12 -					
<b>TOTAL Assurances without Profits</b> -	<b>294</b>	<b>195,040 - -</b>	<b>8,957 7 3</b>	<b>- - -</b>	<b>106,653</b>	<b>83,898</b>	<b>- -</b>	<b>22,755</b>
<b>TOTAL Assurances</b> - - - -	<b>1,198</b>	<b>965,726 2 -</b>	<b>49,888 7 11</b>	<b>- - -</b>	<b>640,970</b>	<b>494,423</b>	<b>- -</b>	<b>146,547</b>
Deduct Re-assurances - - - -	-	9,000 - -	475 10 -	- - -	5,760	4,956	- -	804
<b>NET AMOUNT of Assurances</b> - -	<b>1,198</b>	<b>956,726 2 -</b>	<b>49,412 17 11</b>	<b>- - -</b>	<b>635,210</b>	<b>489,467</b>	<b>- -</b>	<b>145,743</b>
Adjustments for monthly, quarterly, and half-yearly Premiums are allowed for in these calculations.								
<b>TOTAL of the Results (Classes Section III. and Section IV.), Assurances†</b> - - -	<b>1,198</b>	<b>956,726 2 -</b>	<b>49,412 17 11</b>	<b>- - -</b>	<b>635,210</b>	<b>489,467</b>	<b>- -</b>	<b>145,743</b>

The Extra Premiums in the above classifications, viz., 11 l. 12 s., are for voyage and residence, and special occupations, in certain foreign countries other than India, and beyond the limits of Europe. These Extra Premiums are for the most part of temporary duration, and are always entirely excluded in the valuation of Premiums receivable.

In addition to Classes Section I. and Section II., page 38; and Section V. and Section VI., page 40.

Note.—Many transactions in Rupees are included in the above, and the Rupee is treated throughout as if worth 2 s.

## UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

Forms referred to under Question 7—continued.

SUMMARY and VALUATION of the Policies of the Universal Life Assurance Society, as at 30th November 1874, on European Lives in Indian Military Employment.

## SEPARATE CLASSIFICATION of Risks, Classes Section V. and Section VI.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Value by Special INDIAN Tables, Interest 3 per Cent. of—			
					Sums Assured, and Bonuses.	Office Yearly Pre- miums.	Net Yearly Premiums, if computed.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.		£.	£.		£.
Section V.—WITH PARTICIPATION IN PROFITS.								
For whole Term of Life - - - -	278	173,484 2 -	10,267 14 3	Vide Answer to Question 5, page 36, ante.	122,748	98,114	Vide Answer to Question 5, page 36, ante.	24,634
Other Classes, viz. :								
Extra Premiums payable - - - -	Nil.	- - -	Nil -		-	-		-
TOTAL Assurances with Profits - -	278	173,484 2 -	10,267 14 3	- -	122,748	98,114	- -	24,634
Section VI.—WITHOUT PARTICIPATION IN PROFITS.								
For whole Term of Life - - - -	114	64,320 - -	3,489 19 -	ditto -	43,463	36,424	ditto -	7,039
Other Classes, viz. :								
For Short Periods - - - -	48	24,175 - -	1,014 1 6	- -	1,014	-	- -	1,014
Survivorships - - - -	1	1,000 - -	41 10 -	- -	139	117	- -	22
Extra Premiums payable - - - -	-	- - -	Nil -	-	-	-	-	-
TOTAL Assurances without Profits -	163	89,495 - -	4,545 10 6	- -	44,616	36,541	- -	8,075
TOTAL Assurances - - - -	441	262,979 2 -	14,813 4 9	- -	167,364	134,655	- -	32,709
Deduct Re-Assurances - - - -	-	- - -	Nil -	- -	-	-	- -	Nil.
NET AMOUNT of Assurances. - -	441	262,979 2 -	14,813 4 9	- -	167,364	134,655	- -	32,709
Adjustments for monthly, quarterly, and half-yearly Premiums are allowed for in these calculations.								
TOTAL of the Results (Classes Section V. and Section VI.) ASSURANCES* - - - -	441	262,979 2 -	14,813 4 9	- -	167,364	134,655	- -	32,709

\* In addition to Classes Section I. and Section II., page 38; and Section III. and Section IV., page 39.

Note.—Many transactions in Rupees are included in the above, and the Rupee is treated throughout as if worth 2s.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*FORMS referred to under Question 7—*continued.*GENERAL RECAPITULATION of preceding Classifications of Assurances and Annuities.—  
Section I. to Section VI.

NET RISKS, AFTER DEDUCTION OF RE-ASSURANCES.	Number of Policies.	Net Sums Assured, and Bonuses.	Net Office Yearly Premiums.	VALUATION by Tables before re- ferred to; Interest 3 per Cent.:		
				Value of Net Sums Assured, and Bonuses.	Value of Net Office Yearly Premiums.	Net Liability.
ENGLISH :		£. s. d.	£. s. d.	£.	£.	£.
Classes, Section I. and Section II. TOTAL	1,688	1,817,344 18 2	56,131 11 6	1,120,364	624,875	495,489
INDIAN CIVIL LIVES :						
Classes, Section III. and Section IV. -	1,198	956,726 2 -	49,412 17 11	635,210	489,467	145,743
INDIAN MILITARY LIVES :						
Classes, Section V. and Section VI. -	441	262,979 2 -	14,813 4 9	167,364	134,655	32,709
TOTAL INDIAN - - -	1,639	1,219,705 4 -	64,226 2 8	802,574	624,122	178,452
TOTAL ENGLISH and INDIAN (Classes, Section I. to Section VI.) ASSURANCE POLICIES	3,327	3,037,050 2 2	120,357 14 2	1,922,938	1,248,997	673,941
ANNUITIES.		Per Annum.				
English - - - - -	2	170 - -	- - -	1,398	- - -	1,398
Indian - - - - -	- Nil.	- - -	- - -	- - -	- - -	- - -
TOTAL Annuity Policies - -	2	170 - -	- - -	1,398	- - -	1,398
TOTAL LIFE ASSURANCE and ANNUITY BUSINESS (after deduction of all Re-assur- ances) - - - - -	3,329	3,037,050 2 2 and 170 - - per annum.	120,357 14 2	1,924,336	1,248,997	675,339

*Note.*—The extra Premiums set forth in the preceding Returns amount altogether to 266 L. 19 s. per annum, and are for voyages and residence, and special occupations, in certain foreign countries other than India, and beyond the limits of Europe. These extra premiums are for the most part of temporary duration, and are always entirely excluded from the valuation of Premiums receivable.

VALUATION BALANCE SHEET of the Universal Life Assurance Society, at 31st December 1874, for English Policies, and at 30th November 1874, for Indian Policies (*as estimated for the declaration of Profits on 12th May 1875, for Bonus Year ending 10th May 1876*).

Dr.

Cr.

To Net Liability, under Assurance and Annuity transactions in force on the books of the Society (as per Summary Statements provided in Schedule 5, <i>see</i> General Recapitulation above) - -	£. s. d.	By Life Assurance Fund, being Total Assets as per Balance Sheet under Schedule 2 -	£. s. d.
	675,339 - -	Less :	1,033,486 8 -
To "Surplus" - - - - -	265,315 8 3	Shareholders' Capital - £. 50,000 - -	
		Reserve Fund for Re- duction of Premiums to 12th May 1875 -	15,667 5 8
		Assurance Fund Sus- pense Account -	739 2 9
		Proprietors' Suspense Fund Account -	5,125 - -
		Claims admitted but not paid - -	19,563 4 4
		Proprietors' Dividends Unpaid - - -	1,737 7 -
			92,831 19 9
	£. 940,654 8 3	LIFE ASSURANCE FUND - £.	940,654 8 3



## CITY OF GLASGOW LIFE ASSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the City of Glasgow Life Assurance Company, for the Year ending 20th January 1875.

21 January 1874:	£.	s.	d.	20 January 1875:	£.	s.	d.
Amount of Funds at the beginning of the Year, after deduction of the value of Sums Re-assured -	739,801	18	-	*To Claims under Policies, after deduction of Sums Reassured -	86,877	9	-
20 January 1875:				Surrenders -	4,752	10	7
Premiums, less Re-assurance Premiums -	125,933	15	7	Annuities -	5,392	2	7
Consideration for Annuities granted -	4,120	2	5	Commission -	5,443	15	9
Interest and Dividends - £.32,157 18 9				Expenses of Management, including Rents for Offices belonging to and occupied by Company -	12,322	11	10
Rents - 1,803 3 3				Dividends to Shareholders -	7,590	9	9
	33,961	2	-	Bonus to Policy-holders taken in cash -	4,116	1	1
Other Receipts:				Amount of Funds at the end of the Year, as per Second Schedule -	777,410	19	7
Fees and Fines -	49	15	7		£.	903,906	- 2
Government Annuities -	39	6	7				
£.	903,906	-	2				

\* Includes Claims by Deaths occurring before 20th January, and since admitted.

Peter Clouston, Chairman.  
Walter Paterson, Director.  
R. D. Mackenzie, Director.  
Av. H. Turnbull, Manager.

## SECOND SCHEDULE.

BALANCE SHEET of the City of Glasgow Life Assurance Company, on the 20th January 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - £.60,000 -				Mortgages on Property within the United Kingdom	345,274	2	5
Assurance Fund - 717,410 19 7				Loans on the Company's Policies -	46,118	1	5
Total Funds, as per First Schedule -	777,410	19	7	Investments:			
*Claims admitted, but not paid -	34,827	3	5	In Indian and Colonial Government Securities	23,918	18	3
Claims expected in respect of Deaths believed to have occurred in previous years -	2,949	16	2	Railway Debentures and Debenture Stocks -	63,236	13	-
				Railway Shares (Preference and Guaranteed) -	127,290	9	6
				House Property -	41,988	2	3
				Company's Stock purchased -	6,449	10	-
				Feu-duties and Ground-rents -	84,367	9	-
				Loans on Railway Stock -	1,025	-	-
				Reversions purchased -	7,811	8	-
				Life Interest purchased -	1,266	14	-
				Government Annuities -	118	15	-
				Annuities purchased -	1,016	13	6
				Loans upon Personal Security -	13,995	1	-
				Agents' Balances -	3,601	10	8
				Outstanding Premiums -	24,687	11	10
				Ditto - Interest -	8,763	6	4
				Cash:			
				On Deposit - Nil.			
				On Current Account - £.12,038 2 8	12,038	2	8
				Other Assets:			
				Office Furniture -	1,164	10	9
				Stamps -	46	15	7
				Bills receivable -	1,009	4	-
£.	815,187	19	2	£.	815,187	19	2

\* Includes Claims by Death before 20th January, since admitted, and is itself included in corresponding item of the First Schedule.

Peter Clouston, Chairman.  
Walter Paterson, Director.  
R. D. Mackenzie, Director.  
Av. H. Turnbull, Manager.

## LONDON AND PROVINCIAL LAW ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the London and Provincial Law Assurance Society, for the Year ending 31st December 1874.

1 January 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year	663,948	14	11	Claims under Policies, after deduction of Sums Re-assured	70,993	-	-
31 December 1874:				Surrenders	3,719	1	5
Premium	80,776	2	4	Annuities	1,262	16	3
Consideration for Annuities granted	400	-	-	Commission	3,731	15	9
Interest and Dividends	28,649	7	10	Expenses of Management	4,504	3	10
Other Receipts:				Dividends to Shareholders	5,500	-	-
Fines for revival of lapsed Policies	56	14	-	Other Payments:			
Loan Guarantee Fund	57	15	3	Bonuses commuted and paid in Cash	35	10	-
				Sundry Losses on Investments	241	14	1
				Amount of Funds at end of the Year, as per Second Schedule	683,960	13	-
	£.	773,888	14 4		£.	773,888	14 4

3 February 1875.

We have carefully examined the above Account, and find the same to be correct.

*Ph. Roberts,*  
*Sterling Westhorp,* } Auditors.  
*H. S. Fairfoot,*

19 March 1875.

*H. S. Law,* Chairman.  
*G. B. Lefroy,* } Two of the Directors  
*John V. Longbourne,* } of the Society.  
*Ralph P. Hardy,* Actuary and Secretary.

## SECOND SCHEDULE.

BALANCE SHEET of the London and Provincial Law Assurance Society, on 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	£.117,683	18	6	Mortgages on Property within the United Kingdom	438,200	16	4
Assurance Fund	566,155	18	6	Do. - do. out of the United Kingdom	1,100	-	-
Loan Guarantee Fund	120	16	-	Loans on the Society's Policies	5,255	11	10
Total Funds, as per First Schedule	683,960	13	-	Investments:			
Claims admitted, but not paid	12,444	-	-	In British Government Securities	19,760	13	1
Other Sums owing by the Society:				Colonial Government Securities	26,040	5	2
Annuities due, but not paid	47	-	10	Foreign Government do.	29,693	9	-
Proprietors' Dividends unpaid	35	5	-	Railway Shares (Preference and Ordinary)	12,201	7	11
Accounts outstanding	55	-	-	House Property	4,778	9	-
				Indian Railway Guaranteed Stock	44,407	5	3
				Reversions	77,868	13	11
				Life Interests	10,061	9	5
				Loans upon Personal Security	15,193	1	8
				Outstanding Premiums	6,344	15	-
				Do. - Interest	1,955	14	-
				Cash in hand and on Current Account	3,680	7	3
	£.	696,541	18 10		£.	696,541	18 10

3 February 1875.

We have carefully examined the above Account, and find the same to be correct.

*Ph. Roberts,*  
*Sterling Westhorp,* } Auditors.  
*H. S. Fairfoot,*

19 March 1875.

*H. S. Law,* Chairman.  
*G. B. Lefroy,* } Two of the Directors  
*John V. Longbourne,* } of the Society.  
*Ralph P. Hardy,* Actuary and Secretary.

## STANDARD LIFE ASSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Standard Life Assurance Company, for the Year ending 14th November 1874.

14 November 1874:	£.	s.	d.	14 November 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year, 16th November 1873 - - - -	4,391,618	19	4	Claims under Life Policies, including Bonus Additions (after deduction of Sums Re-assured) -	390,613	17	5
Deduct Interest accrued but not due at 15th November 1873 - - - -	25,885	15	11	Surrenders - - - - -	19,607	-	3
	4,365,733	3	5	Annuities - - - - -	28,191	2	1
Premiums (after deduction of Re-assurance Premiums) - - - - -	543,431	14	11	Commission - - - - -	21,919	15	5
Consideration for Annuities granted - - -	18,763	6	5	Expenses of Management - - - - -	49,982	10	9
Interest and Dividends (less Income Tax) - -	189,680	4	10	Dividend and Bonus to Shareholders - - -	35,000	-	-
Do. accrued, but not due at 14th November 1874	25,862	15	6	Amount of Funds at the end of the Year, as per Second Schedule - - - - -	4,598,156	19	2
£.	5,143,471	5	1	£.	5,143,471	5	1

Robert Hunter, Chairman.  
 Andrew Wood, Director.  
 James Hope, Director.  
 Spencer C. Thomson, Manager and Actuary.

Edinburgh, 23 April 1875.

## SECOND SCHEDULE.

BALANCE SHEET of the Standard Life Assurance Company, on the 14th November 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - - -	120,000	-	-	Mortgages on Property within the United Kingdom	3,371,831	11	11
	£.	s.	d.	Do. - do. out of the United Kingdom	52,811	19	-
Assurance Fund - - - - 4,190,044	4	8		Loans on the Company's Policies within their Surrender Value - - - - -	241,633	11	-
Annuity Fund - - - - 266,874	4	2		Investments:			
	4,456,918	8	10	British Government Securities - - - -	40,742	18	8
Balances brought forward from last Investigation (1870) - - - - -	21,238	10	4	Indian and Colonial Government Securities -	199,682	1	4
				Railway and other Debentures and Debenture Stocks - - - - -	82,623	17	11
Total Funds, as per First Schedule - -	4,598,156	19	2	Indian Railway Stock guaranteed by Government - - - - -	139,336	16	2
				Railway Preference Stocks - - - - -	1,800	-	-
Claims under Policies admitted but not matured	205,206	10	2		£.	s.	d.
Dividends to Proprietors outstanding - -	17,642	8	6	House Property—Freehold - 116,605	2	-	
				" Leasehold 27,955	11	9	
					144,560	13	9
				Stocks of Scottish Chartered Banks - - -	28,032	6	8
				Landed Estate and Feu-duties - - - -	18,233	19	11
				Life Interests and Reversions - - - -	46,798	4	-
				Loans upon Personal Security with Policies of Assurance, repayable by Instalments -	89,125	17	12
				Agents' Balances in course of collection (since accounted for) - - - - -	158,694	16	4
				Outstanding Premiums and proportion of Premiums	53,069	3	1
				Interest accrued, but not due - - - - -	25,862	15	6
				" due, but not paid - - - - -	1,056	15	11
				Cash in Bank—On Current Accounts - - 86,152	6	7	
				" On Deposit - - 38,301	19	-	
					124,454	5	7
				Deed and Receipt Stamps on hand - - -	654	13	11
£.	4,821,005	17	10	£.	4,821,005	17	10

Robert Hunter, Chairman.  
 Andrew Wood, Director.  
 James Hope, Director.  
 Spencer C. Thomson, Manager and Actuary.

Edinburgh, 23 April 1875.



## UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the United Kingdom Temperance and General Provident Institution, for the Year ending 31st December 1874.

1 January 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year	1,623,991	14	9	Claims under Policies	121,089	4	-
31 December 1874:				Surrenders	6,376	18	1
Premiums (after deduction of Re-assurance Premiums)	201,855	5	7	Annuities	1,900	-	9
Consideration for Annuities granted	3,940	7	7	Commission	12,770	14	9
Interest and Dividends	77,711	5	4	Expenses of Management	18,563	4	11
Other Receipts:-				Dividends and Bonuses to Shareholders (no Shareholders)	Nil.		
Discount on Claims prepaid	318	14	8	Other Payments:-			
Profit on Sales of Stock	4,629	11	8	Interest on Deposits	84	11	6
Fines for Renewal of Policies	73	18	10	Amount of Funds at the end of the Year, as per			
Fees	68	1	-	Second Schedule	1,756,804	10	5
£.	1,912,588	19	5	£.	1,912,588	19	5

Robert Warner, Chairman.  
Richard Barrett, } Directors.  
J. Broomhall,  
Thomas Cash, Secretary.

## SECOND SCHEDULE.

BALANCE SHEET of the United Kingdom Temperance and General Provident Institution, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital (no Shareholders)	Nil.			Mortgages on Property within the United Kingdom	627,418	2	2
Assurance Fund	1,756,804	10	5	Ditto ditto out of the United Kingdom	Nil.		
Annuity Fund	Nil.			Loans on the Members' Policies	109,120	19	6
Other Funds	Nil.			Investments:			
Total Funds, as per First Schedule	1,756,804	10	5	In British Government Securities	16,327	18	9
Claims admitted, but not paid	31,961	17	-	" Indian and Colonial Government Securities	Nil.		
Other Sums owing by the Institution:				" Foreign Government ditto	Nil.		
Commission due to Agents	5,568	-	-	" Railway and other Debentures, and Debenture Stocks	22,243	2	9
Due to Nominees under age	663	7	7	" Railway Shares, Preference and Ordinary (no Ordinary)	423,221	5	10
Deposits	1,713	1	10	" House and Landed Property	49,738	5	11
				Other Investments:			
				Advances to Local Boards and Corporations	511,800	8	3
				Loans upon Personal Security	Nil.		
				Agents' Balances	2,865	8	9
				Outstanding Premiums	Nil.		
				Ditto Interest	27,034	17	1
				Cash:			
				On Deposit	Nil.		
				In hand, and on Current Account	5,248	14	-
				Other Assets:			
				Furniture and Fixtures	1,153	15	5
				Bills receivable, not yet due	434	5	10
				Postage and Receipt Stamps	3	18	7
				Policy Stamps	99	14	-
£.	1,796,710	16	10				
					1,691	13	10
				£.	1,796,710	16	10

Robert Warner, Chairman.  
Richard Barrett, } Directors.  
J. Broomhall,  
Thomas Cash, Secretary.

# UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY (LIMITED).

## FIRST SCHEDULE.

REVENUE ACCOUNT of the United Kent Life Assurance and Annuity Institution or Company (Limited),  
for the Year ending 25th March 1875.

25 March 1874 :	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	453,469	6	5	Claims under Policies (after deduction of Sums Re-assured) viz.:			
Premiums	22,321	8	8	Original Assurances	19,849	-	-
Consideration for Annuities granted	4,974	3	2	Bonuses, less Discounts	8,978	11	6
Interest and Dividends	22,096	11	8	Surrenders			28,827 11 6
Fees for the Acceptance of Notices of Assignment, and for Certificates as to lost Shares	11	10	-	Annuities			1,271 9 6
Annuities	45	2	10	Commission			4,039 - 10
Increase in value of Stock Investments, &c., at the market price, 25th March 1875, as compared with the price at 25th March 1874	397	18	10	Expenses of Management			1,022 2 4
(No separate accounts for Annuities.)				Registration			1,133 12 9
				Stamps and Income Tax			132 19 2
				Premiums paid in respect of Annuities purchased			197 16 7
				Dividends to Shareholders			17 10 10
							6,500 - -
							43,142 3 6
				Amount of Funds at the end of Year, as per Second Schedule			460,173 18 1
	£.	503,316	1 7		£.	503,316	1 7

## SECOND SCHEDULE.

BALANCE SHEET of the United Kent Life Assurance and Annuity Institution or Company (Limited),  
on the 25th March 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	100,000	-	-	Mortgages on Property within the United Kingdom	407,730	-	5
Do. Accumulated Fund	22,479	2	1	Loans on the Company's Policies	10,318	-	-
Assurance and Annuity Fund	337,694	16	-	Investments:			
Total Funds, as per First Schedule	460,173	18	1	In British Government Securities at the price of the day			
Claims admitted, but not paid	10,905	-	-	Indian Railway Stock ditto	33,372	10	-
Dividends unpaid	78	-	-	Annuities purchased, Capital secured by Assurances	511	19	6
Reserve on account of a Leasehold Estate discharged from its Mortgage principal Debt	24	11	10	Arrears of Interest due	50	8	9
				Interest accrued but not due	6,149	6	9
				Outstanding Premiums	55	7	3
				On Deposit with the London and Westminster Bank	8,000	-	-
				Bankers' Balances	4,493	17	3
	£.	471,181	9 11		£.	471,181	9 11

Sondes.  
Edmund Filmer.  
T. G. Peckham.  
Chas. Arkcoll.  
E. London, Secretary.

BRITON MEDICAL AND GENERAL LIFE ASSOCIATION.

FIRST SCHEDULE.

REVENUE ACCOUNT of the Briton Medical and General Life Association, for the Year ending 31st December 1874.

31 December 1874 :	£. s. d.	31 December 1874 :	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year -	650,150 10 9	Claims under Policies (after deduction of Sums Re-assured) -	166,701 10 1	
Premiums -	216,267 6 10	Endowments -	4,325 15 8	171,027 5 9
Consideration for Annuities granted -	350 - -	Surrenders -	- - -	22,516 14 6
Interest and Dividends -	28,628 2 7	Annuities -	- - -	2,093 15 9
Fines and Fees -	271 1 -	Commission -	- - -	11,187 16 9
		Expenses of Management -	- - -	25,824 10 5
		Dividends to Shareholders -	- - -	2,833 12 -
		Other Payments, viz :		
		Surveyor's Fees -	- - -	23 3 -
		Income Tax -	- - -	213 15 1
		Cash Bonus -	- - -	27 16 5
		Profit and Loss -	- - -	31 12 5
		Valuation Expenses -	- - -	581 15 6
		Amount of Funds at the end of the Year (as per Second Schedule) -	- - -	659,305 3 7
£.	895,667 1 2		£.	895,667 1 2

SECOND SCHEDULE.

BALANCE SHEET of the Briton Medical and General Life Association, on the 31st December 1874.

	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid up - -	35,420	-	-	Mortgages on Property within the United Kingdom -	300,770	14	1
				"    out of the United Kingdom -	1,369	11	5
Assurance Fund - - - -	623,885	3	7	Loans on the Company's Policies - - - -	40,307	19	4
Total Funds as per First Schedule	659,905	3	7	Investments :			
Claims admitted but not paid - - - -	37,810	12	11	In British Government Securities - - - -	46,520	1	10
Unclaimed Dividends - - - -	266	3	6	"    Colonial Government Securities - - - -	26,543	11	4
Outstanding Account—Law Costs - - - -	53	9	9	"    Foreign Government Securities - - - -	15,566	7	6
				"    Railway Debenture Stock - - - -	10,087	17	6
				"    House Property - - - -	84,269	12	9
				Other Investments, viz :	£.	s.	d.
				Reversions - - - -	4,932	3	11
				Half Premiums on Loan - - - -	22,805	10	11
				Claims due from other Com-			
				panies - - - -	7,540	5	2
					35,278	-	-
				Loans upon Personal Securities - - - -	39,412	8	4
				Ditto in connection with the Deposit			
				of Title Deeds and other Miscella-			
				neous Property - - - -	20,691	7	4
					60,103	15	8
				Agents' Balances - - - -	30,717	19	11
				Outstanding Premiums - - - -	8,718	13	11
				Interest - - - -	9,687	10	10
				Interim Half-year's Dividend to 30th June 1874 -	885	10	-
				Cash in hand and on Current Account - - - -	26,608	3	8
£.	697,435	9	9	£.	697,435	9	9

Francis Webb, Chairman.  
Samuel Richards, } Directors.  
George Chapman, }  
John Messent, Actuary and Secretary.

29 March 1875.



# CHURCH OF ENGLAND LIFE AND FIRE ASSURANCE, TRUST AND ANNUITY INSTITUTION.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Church of England Life and Fire Assurance, Trust and Annuity Institution, for the Year ending 31st December 1874.

### No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	491,452	2	8	Claims under Life Policies (at Death) after deduction of Sum Re-assured	£. 41,730	-	-
Premiums after deduction of Re-assurance Premiums	76,423	5	2	Bonus additions to the above	1,522	-	-
Interest and Dividends	25,593	11	8	Policies paid during Life	500	-	-
Other Receipts, viz:—				Endowments	100	-	-
Profit realised on Sale of Foreign Government Bonds	353	5	-				
				Surrenders			43,852
				Bonuses allowed to Policy-holders			695
				Annuities			3,723 10 5
				Commission			768 7 10
				Expenses of Management (Home and Foreign)	£. 6,862 15 6		2,821 15 8
				Rates and Taxes	210 16 10		
				Repairs	53 11		
				Stamps—Policies	134 16		
				Receipts	30 19 2		
				Premises Redemption Fund	51 12 6		
							7,344 11 -
				Dividends and Bonuses to Shareholders			4,509 10 -
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule			530,107 9 2
£.	593,822	4	1	£.	593,822	4	1

### No. 2.—HEALTH ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Health Assurance Fund at the beginning of the Year	699	1	11	Sick Pay			47 6 -
Premiums	109	3	2	Dividends and Bonuses to Shareholders			5 12 -
Interest and Dividends	31	14	9	Amount of Health Assurance Fund at the end of the Year, as per Fourth Schedule			787 - 10
£.	830	19	10	£.	839	19	10

### No. 3.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	12,955	19	2	Losses by Fire after deduction of Re-assurances			1,563 17 5
Premiums received after deduction of Re-assurances	5,614	10	9	Expenses of Management	£. 1,880 11 11		
Interest and Dividends	675	1	2	Rates and Taxes	52 14 2		
				Repairs	13 7 9		
				Stamps	23 13 6		
							1,970 7 4
				Commission			437 - 7
				Dividends and Bonuses to Shareholders			116 15 -
				Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule			15,155 10 9
£.	19,245	11	1	£.	19,245	11	1

## FOURTH SCHEDULE.

BALANCE SHEET of the Church of England Life and Fire Assurance, Trust and Annuity Institution, on 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital (1,000,000 £. subscribed) paid up	40,000	-	-	Mortgages on Property within the United Kingdom	175,433	2	-
Life Assurance Fund	530,107	9	2	Mortgages on Property out of the United Kingdom	500	-	-
Health Assurance Fund	787	-	10	Loans on the Company's Policies	23,862	14	-
Fire Fund	15,155	10	9	Investments:			
Premises Redemption Fund	567	17	6	In Indian Government Securities	10,906	4	6
Claims under Life Policies admitted but not yet paid	£. 12,349	-	-	Foreign do.	46,687	7	10
Outstanding Fire Losses	2	16	6	City of Montreal Municipal Bonds	17,963	15	-
				City of Boston do.	4,544	5	7
				Metropolitan Consolidated Stock	4,562	10	-
				Railway and other Debentures	21,974	6	-
				" Preference Stock	10,008	18	10
				" Stock (Preference and Ordinary) possessing a Government Guarantee	10,982	10	-
				House Property	10,973	7	6
				Reversion	400	-	-
				Company's Shares held under authority of Company's Deed of Settlement	833	15	-
				Loans on Personal Security	26,259	-	5
				on Borough and County Rates	97,023	11	11
				" on Life and Reversionary Interests	45,879	13	-
				" on Stocks and Shares	26,770	12	2
				Agents' Balances (Home and Foreign)	11,684	11	2
				Outstanding Premiums	1,384	2	2
				Interest	15,547	14	7
				Cash:			
				On Deposit	£. 16,974	7	6
				In hand and on current account	8,508	5	7
£.	598,969	14	9		25,482	13	1
				£.	598,969	14	9

Richard Wood, B.D., Chairman, } As Directors and on behalf  
J. Hopkinson, } of the Institution.  
Charles Harrison,  
Andrew Francis, Secretary, Principal Officer.

## SCOTTISH PROVINCIAL ASSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Scottish Provincial Assurance Company, for the Year ending 31st January 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

## 1.—PARTICIPATION BRANCH.

31 January 1874:	£.	s.	d.		£.	s.	d.	
Amount of this Fund at the beginning of the Year	587,219	3	10	Claims under Policies (after deduction of Sums Re-assured)	59,033	3	7	
31 January 1875:				Surrenders of Policies	4,247	9	—	
Premiums, after deduction of Re-assurance Premiums	97,049	12	1	Surrenders of Bonuses	1,789	17	6	
Interest and Dividends	24,316	6	6	Commission	4,585	16	10	
				Expenses of Management	11,556	4	—	
				31 January 1875:				
				Amount of this Fund at the end of the Year, as per Schedule IV.	627,272	11	6	
£.	708,585	2	5		£.	708,585	2	5

## 2.—NON-PARTICIPATION BRANCH.

31 January 1874 :	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year	117,068	10	2	Claims under Policies, after deduction of Sums Re-assured	17,780	4	9
31 January 1875 :				Surrenders of Policies	618	12	2
Premiums, after deduction of Re-assurance Premiums	19,576	—	8	Commission	833	—	—
Interest and Dividends	4,853	3	6	Expenses of Management	2,503	3	11
				31 January 1875 :			
				Amount of this Fund at the end of the Year, as per Schedule IV.	119,762	13	6
£.	141,497	14	4	£.	141,497	14	4

## 3.—ANNUITY FUND.

31 January 1874:	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year -	37,488	18	3	Commission - - - - -	37	2	5
				Payments to Annuitants - - - - -	3,909	4	4
31 January 1875:							
Consideration for Annuities granted - - -	4,366	15	3	31 January 1875:			
Interest and Dividends - - - - -	1,513	-	1	Amount of this Fund at the end of the Year, as per			
				Schedule IV. - - - - -	39,422	6	10
£.	43,368	13	7	£.	43,368	13	7

## No. 2.—FIRE ACCOUNT.

31 January 1874:		£.	s.	d.			£.	s.	d.
Amount of Reserve Fund at the beginning of the Year		£.	s.	d.			Amount of Fire Claims, after deduction of Sums Re-assured		
-		30,000	-	-			16,230 - 4		
Amount of Premiums reserved on account of Unexpired Risks		6,695	1	9			Commission - - - - 3,754 18 3		
							Expenses of Management - - - - 5,079 4 5		
		36,695	1	9			Profit carried to Profit and Loss Account - - 4,298 17 8		
31 January 1875:							31 January 1875:		
Premiums received, after deduction of Re-insurances and Receipts cancelled		28,517	5	2			Proportion of Year's Premiums reserved on Account of Unexpired Risks		
Interest and Dividends		1,280	-	-			£.	s.	d.
							7,129	6	3
Other Receipts transferred from General Profit and Loss Account, as per Schedule III.		2,000	-	-			Amount of Reserve Fund at the end of the Year, as per Schedule IV.		
							32,000	-	-
		£.	68,492	6 11			39,129 6 3		
							£.	68,492	6 11

SCOTTISH PROVINCIAL ASSURANCE COMPANY—*continued.*

## No. 3.—PROFIT AND LOSS ACCOUNT.

31 January 1874:			31 January 1874:					
	£.	s. d.		£.	s. d.		£.	s. d.
Balance of last Year's Account - - - - -	12,590	7 9	To Credit of Fire Reserve Fund - - - - -	2,000	- -			
			To Credit of General Reserve Fund - - - - -	4,886	14 -			
31 January 1875:			To Half-year's Dividend for May - - - - -	3,000	- -			
Interest and Dividends not carried to other Accounts - - - - -	9,380	10 6	To Reduction in Cost of Company's Build- ings - - - - -	500	- -			
Profits realised on Fire Account - - - - -	4,298	17 8					10,386	14 -
Other Receipts:			To late Manager in lieu of Sum annually voted, and which now ceases - - - - -				2,000	- -
Transfer Fees - - - - -	61	- -	Amount required to pay up the Premiums on two Current Policies of 1,000 <i>l.</i> each on the Life of the late Manager - - - - -				659	- -
			Half-year's Dividend for November - - - - -				3,000	- -
			Income Tax on Fire Profits - - - - -				41	4 -
			Agents' Balances irrecoverable - - - - -				40	18 -
			31 January 1875:					
			Balance on this Account, per Schedule IV. - - - - -				10,202	19 11
£.	26,330	15 11	£.			£.	26,330	15 11

## FOURTH SCHEDULE.

BALANCE SHEET of the Scottish Provincial Assurance Company, on the 31st day of January 1875.

LIABILITIES.		£.	s. d.	ASSETS.		£.	s. d.
Shareholders' Capital - - - - -		60,000	- -	Mortgages on Property within the United Kingdom - - - - -		41,683	8 2
				Do. out of the do. - - - - -		nil.	
General Reserve Fund, 31st January 1874 - 25,113 6 -	£. s. d.			Loans on the Company's Policies within their Surrender Value - - - - -		42,442	3 5
Added from Profit and Loss Account, Schedule III. - - - - -	4,886 14 -			Investments: £. s. d.			
		30,000	- -	In Indian Government Securities - - - - -	47,630 16 7		
Participation Life Fund - 503,335 8 5	£. s. d.			Canadian do. - - - - -	31,166 10 10		
Bonus Fund - 123,937 3 1				Victoria do. - - - - -	15,000 - -		
		627,272 11 6		New South Wales do. - - - - -	14,674 16 4		
Non-Participation Life Fund - - - - -	119,762 13 6			New Zealand do. - - - - -	10,109 17 5		
		747,035 5 -				118,582	1 2
Annuity Fund - - - - -		39,422 6 10		Railway (English and Scottish) and other Debentures - - - - -	87,852 15 10		
Fire Reserve Fund, 31st January 1874 - 30,000 - -	£. s. d.			Do. do. Debenture Stocks - - - - -	71,390 3 7		
Added from Profit and Loss Account, Sched- ule III. - - - - -	2,000 - -			Do. do. Preference Stocks - - - - -	194,213 2 3		
		32,000 - -		Do. do. Guaranteed and Leased Lines - - - - -	175,816 15 3		
1875:						370,029	17 6
Fire Premiums reserved on account of Unexpired Risks - - - - -	7,129 6 3			House Property—Company's Buildings in Aberdeen and Dublin - - - - -	10,995 - -		
		39,129 6 3		Reversions - - - - -	13,255 18 4		
Balance of Trust Fund in the hands of the Company - - - - -		483 4 6		Deposits with Chartered Banks for fixed periods, varying from one to three years - - - - -	107,000 - -		
1875:				Half-credit Premiums due on Life Policies - - - - -	7,214 12 5		
General Profit and Loss, as per Schedule III. - - - - -		10,202 19 11		Loans on the Company's Policies with Personal Security Branches, Agents, and Insurance Companies (principally Premiums due in January, since accounted for) - - - - -	2,317 15 5		
		926,273 2 6		Outstanding Premiums due in Aberdeen (do.) - - - - -	40,481 9 1		
Claims under Life Policies, admitted, but not yet paid - - - - -	31,930 6 10			Interest on Investments accrued, but not yet payable - - - - -	848 2 4		
Outstanding Fire Losses - - - - -	3,180 3 7				10,491 19 4		
Unclaimed Dividends - - - - -	618 8 4			Cash at Bankers in Aberdeen, Dublin, and London, on Deposit - - - - -	23,000 - -		
		35,728 18 9		Do. in hand and on Current Account at Head Office and Branches - - - - -	14,019 16 1		
						37,019	16 1
				Bills receivable—Remittances from Canada not yet due - - - - -	300 - -		
				Stamps in hand - - - - -	96 18 5		
£.	962,002	1 3		£.		£.	962,002 1 3

Certified by—  
Jas. Meston, Chartered Accountant, Aberdeen,  
Auditor to the Company.

Alex. Stronach, Chairman.  
John Webster, Director.  
W. Littlejohn, Director.  
T. Yuille Wardrop, Manager.



## SOVEREIGN LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Sovereign Life Assurance Company, for the Year ending 31st December 1874.

1 January 1874:	£. s. d.	31 December 1874:	£. s. d.
Amount of Funds at beginning of Year - - -	404,454 10 9	Claims under Policies - - - - -	45,227 14 7
Premiums - - - - -	71,758 4 8	Surrenders - - - - -	3,545 9 -
Consideration for Annuities granted - - -	124 2 11	Annuities - - - - -	1,330 14 9
Interest and Dividends - - - - -	18,274 8 -	Commission - - - - -	3,119 12 4
Other Receipts, viz.:		Expenses of Management:	
Fees, Fines, &c. - - - - -	68 7 6	Ordinary - - - - - £. 6,720 4 -	
Increase in Value of Investments - - - -	3,007 6 -	*Valuation - - - - - 1,162 - 8	7,882 4 8
Loan Guarantee Account - - - - -	237 10 3	Dividends to Shareholders - - - - -	2,524 18 6
		Bonuses paid in Cash - - - - -	1,195 15 5
		Income Tax - - - - -	169 11 3
		Pension - - - - -	25 - -
		Amount of Funds at end of Year - - - -	432,903 9 7
£. 497,924 10 1		£. 497,924 10 1	

\* Including cost of valuing the business of the General Annuity Fund.

## SECOND SCHEDULE.

BALANCE SHEET of the Sovereign Life Assurance Company, on the 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Capital paid up - - - - £. 45,000 - -		Mortgages on Property within the United Kingdom	160,260 3 11
Bonus Additions - - - - - 13,500 - -		Loans on the Company's Policies - - - - -	23,717 3 4
	58,500 - -	Ditto - ditto - collaterally secured by Real Property - - - - -	41,000 - -
Life Assurance Fund - - - - -	367,147 5 10	Investments:	
Annuity Fund - - - - -	7,256 3 9	Indian and Colonial Securities - - - - -	2,982 - -
Total Funds, as per First Schedule - - -	432,903 9 7	Foreign Government Securities - - - - -	6,977 1 3
Claims admitted but not paid - - - - -	11,094 7 8	Railway Debentures - - - - -	15,008 10 -
		House Property - - - - -	19,500 - -
		General Annuity Reversionary Account - - -	35,077 8 11
		Reversions purchased - - - - -	1,278 - -
		Company's Shares - - - - -	22,187 15 -
		Loans on Personal Security - - - - -	88,323 4 1
		Agents' Balances - - - - -	4,852 4 6
		Premiums Outstanding - - - - -	9,787 19 10
		Interest ditto - - - - -	3,382 16 8
		Cash on Deposit - - - - - £. 5,000 - -	
		Ditto in hand and on Current Account - - -	3,935 19 -
			8,935 19 -
		House and Office Furniture - - - - -	695 - 9
		Stamps in hand - - - - -	32 10 -
£. 443,997 17 3		£. 443,997 17 3	

## SOVEREIGN LIFE ASSURANCE COMPANY—continued.

## SOVEREIGN ANNUITY FUND.

1 January 1874:	£. s. d.	31 December 1874:	£. s. d.
Amount of Fund at beginning of Year - - -	8,159 12 1	Paid in 1874 - - - - -	1,330 14 9
Consideration received in 1874 - - - - -	124 2 11	Amount of Funds at end of Year - - - - -	7,256 3 9
Interest - - - - -	303 3 6		
£.	8,586 18 6	£.	8,586 18 6

## GENERAL ANNUITY FUND.

## FIRST SCHEDULE.

The Sovereign Life Assurance Company in respect of the Revenue Account of the General Annuity Trust Fund, for the Year ending 31st December 1874.

1 January 1874:	£. s. d.	31 December 1874:	£. s. d.
Amount of Funds at beginning of Year - - -	282,165 6 -	Annuities - - - - -	25,511 16 8
Less Premiums and Interest outstanding - - -	2,874 14 7	Expenses of Management - - - - -	12 3 4
	279,290 11 5	Amount of Funds at end of Year - - - - -	274,270 19 7
Premiums - - - - -	5,574 9 10		
Interest - - - - -	14,929 18 4		
£.	299,794 19 7	£.	299,794 19 7

## SECOND SCHEDULE.

BALANCE SHEET of the General Annuity Trust Fund, on the 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Annuity Fund - - - - -	274,270 19 7	Mortgages on Property within the United Kingdom - - - - -	63,364 11 6
		British Government Securities - - - - -	17,473 6 7
		Railway Debentures - - - - -	5,444 18 9
		House Property - - - - -	31,604 3 6
		Invested on Local Rates - - - - -	143,610 17 2
		Outstanding Premiums - - - - -	52 16 8
		Outstanding Interest - - - - -	2,409 18 11
		Cash on Deposit - - - - £. 8,000 - - -	
		Ditto in hand and on Current Account, 2,220 6 7	10,220 6 7
£.	274,270 19 7	£.	274,270 19 7

J. R. Carmichael, Chairman.  
J. E. Hardley Wilmot, } Directors.  
C. W. Reynolds, }  
H. D. Davenport, Principal Officer.

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

REVENUE ACCOUNTS and Balance Sheets to 31st December 1874.

## SECOND SCHEDULE.

BALANCE SHEET of the North British and Mercantile Insurance Company, on the 31st December 1874.

## LIFE DEPARTMENT.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Insurance Fund - - - - -	2,396,269	11	10	Mortgages on Property within the United Kingdom	1,454,839	5	2
Claims admitted but not paid - - - - -	63,193	14	9	Mortgages on Property out of the United Kingdom	34,928	2	1
Government Annuities—Profit in course of realisation	363	3	3	Loans on the Company's Policies within the Surrender Values - - - - -	99,988	14	9
Due to Annuity Fund - - - - -	57,553	17	11	Loans secured upon Public Rates - - - - -	215,564	17	9
Do. Fire Fund - - - - -	10,790	1	7	Loans on Security of Rent-charges - - - - -	293,519	18	7
				Investments:			
				British Government Securities - - - - -	47,144	14	-
				Colonial Government and Municipal Securities	45,529	12	6
				Indian Government Securities - - - - -	7,027	18	-
				Railway Debentures and Preference Stock	16,850	-	-
				House Property - - - - -	10,151	4	2
				Ground Rents - - - - -	10,104	18	-
				Loans upon Personal Security - - - - -	176,762	18	11
				Agents' Balances - - - - -	36,368	6	3
				Outstanding Premiums - - - - -	10,410	19	2
				Do. Interest - - - - -	2,634	-	2
				Half-credit Premiums secured upon Policies - - - - -	42,943	15	11
				Stamps - - - - -	85	-	3
				Purchase of Life Policies of other Companies	8,684	3	-
				Bills receivable - - - - -	42	5	10
				Cash in hand and in Bank - - - - -	14,529	14	10
£.	2,528,110	9	4	£.	2,528,110	9	4

George Murray, Auditor.

Lawrence, Chairman.  
P. Du P. Grenfell, Director.  
David B. Wauchope, Director.  
David Smith, General Manager.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the North British and Mercantile Insurance Company, for the Year ending 31st December 1874.

## LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	2,290,208	4	10	Claims under Life Policies after deduction of sums Re-assured - - - - -	240,466	17	9
Premiums, after deduction of Re-assurance Premiums	287,672	-	6	Surrenders - - - - -	12,950	9	11
Interest and Dividends - - - - -	111,627	4	10	Commission - - - - -	10,796	3	11
Recording Fees - - - - -	98	15	-	Expenses of Management - - - - -	23,390	2	9
Bad Debts recovered - - - - -	3,503	-	10	United Kingdom Company's Annuities—Value transferred to Annuity Fund - - - - -	4,235	19	10
				Amount of Life Assurance Fund at the end of the Year - - - - -	2,396,269	11	10
£.	2,693,109	6	-	£.	2,693,109	6	-

## FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Assurance Fund at the beginning of the Year - - - - -	742,508	9	3	Losses by Fire after Deduction of Re-assurances -	455,999	7	10
Premiums received after Deduction of Re-assurances	824,941	-	1	Commission - - - - -	130,961	7	11
Transfer Fees - - - - -	35	7	6	Expenses of Management - - - - -	95,494	-	3
Interest and Dividends - - - - -	48,805	9	7	Income Tax on Profits - - - - -	1,347	19	4
				Dividend to Shareholders - - - - -	50,000	-	-
				Agents' and other Balances irrecoverable - - - - -	605	4	4
				Re-assurance Premiums of 1873, paid in 1874 - - - - -	19,643	19	10
				Amount of Fire Assurance Fund at the end of the Year - - - - -	862,238	6	11
£.	1,616,290	6	5	£.	1,616,290	6	5



NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

## ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	261,881	11	9	Annuities	27,040	10	1
Consideration for Annuities granted	37,806	4	-	Commission	137	7	7
Interest and Dividends	10,592	9	10	Expenses of Management	594	12	1
United Kingdom Company's Annuities—Value transferred from Life Fund	4,235	19	10	Amount of Annuity Fund at the end of the Year	286,243	15	8
£.	314,016	5	5	£.	314,016	5	5

George Murray, Auditor.

Lawrence, Chairman.  
P. Du P. Grenfell, Director.  
David B. Wauchope, Director.  
David Smith, General Manager.

## FOURTH SCHEDULE.

BALANCE SHEET of the North British and Mercantile Insurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	250,000	-	-	Mortgages on Property within the United Kingdom	1,581,766	-	1
Life Assurance Fund	2,396,269	11	10	Mortgages on Property out of the United Kingdom	34,928	2	1
Annuity Fund	286,243	15	8	Loans on the Company's Policies within the Surrender Values	99,988	14	9
Fire Fund	862,238	6	11	Loans secured upon Public Rates	273,564	17	9
Claims under Life Policies admitted, but not yet paid	69,133	14	9	Loans on security of Rent-charges	293,519	18	0
Unadjusted Fire Losses outstanding	94,983	8	5	Investments:			
Bills payable	7,310	9	7	British Government Securities	47,144	14	-
Dividends	1,880	12	10	Colonial Government, and Municipal Securities	49,162	9	11
Government Annuities—Profit in course of realisation	363	3	3	Indian Government Securities	7,027	18	-
Re-assurance Premiums due to other Companies	45,890	18	6	United States Government and State Securities	476,774	13	-
£.	4,007,814	1	9	Other Foreign Government Securities	21,781	7	9
				Ground Rents	10,104	18	-
				Railway Debentures and Preference Stock	25,570	-	-
				1,098 Shares Company's Stock at 19l. 0s. 11d. —present price 28l. 10s.	20,915	-	-
				Premises in Edinburgh, London, and Branches, partly occupied as Offices of the Company, and partly producing Rental	245,752	13	-
				Loans upon Personal Security	176,762	18	11
				Short Loans in London	101,230	11	7
				Agents' Balances	218,510	3	3
				Cash in hand of Foreign Bankers	28,166	3	4
				Outstanding Premiums	26,167	10	2
				Do. Interest	2,634	-	2
				Half-credit Premiums secured upon Policies	42,943	15	11
				Stamps	85	-	3
				Purchase of Life Policies of other Companies	8,684	9	2
				Life Interests purchased	10,417	11	7
				Post Obits and Reversions	29,712	13	10
				Fire Losses recoverable from other Companies, and Salvage	24,046	18	1
				Bills receivable	94,221	5	2
				Cash in hand and in Bank	56,229	19	7
£.	4,007,814	1	9	£.	4,007,814	1	9

George Murray, Auditor.

Lawrence, Chairman.  
P. Du P. Grenfell, Director.  
David P. Wauchope, Director.  
David Smith, General Manager.

QUEEN INSURANCE COMPANY.

THIRD SCHEDULE.

REVENUE ACCOUNTS of the Queen Insurance Company, for the Year ending 31st December 1874.

Dr.	LIFE ASSURANCE FUND.			Cr.
Amount of Life Insurance Fund at the beginning of the Year	-	£.	s. d.	195,527 12 11
Premiums after deduction of Re-assurance Premiums	- - -	46,736	13 7	
Interest	- - - - -	9,250	18 -	
		£.	251,515	4 6
Claims under Life Policies (after deduction of Sums Re-assured)				£. s. d. 24,526 18 -
Surrenders	- - - - -			2,250 12 10
Commission	- - - - -			2,637 16 -
Expenses of Management	- - - - -			4,760 11 1
Other Payments, viz.:-				
Proportion of Profits for Quinquennium, ending 31st December 1873, belonging to Proprietors	-	£.	7,604 15 8	
Bonus to Policy-holders	- - -	5,666	2 10	
				13,270 18 6
Amount of Life Insurance Fund at the end of the Year	- -			£. 204,048 8 1
		£.	251,515	4 6

ANNUITY FUND.

Amount of Annuity Fund at the beginning of the Year	- - -	£.	s. d.	7,352 1 7
Consideration for Annuities granted	- - -	1,154	- -	
Interest	- - - - -	328	19 5	
		£.	8,835	1 -
Annuities	- - - - -			£. s. d. 1,332 11 7
Commission and Expenses	- - - - -			25 10 10
Income Tax	- - - - -			5 7 10
Amount of Annuity Fund at the end of the Year	- - -			£. 7,471 10 9
		£.	8,835	1 -

FIRE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the Year	-	£.	s. d.	66,036 17 7
Proportion of Profits on Life Account for Quinquennium ending 31st December 1873, per Actuary's Report	- - -	7,504	15 8	
Premiums received after deduction of Re-insurances	- - -	334,630	2 8	
Transfer Fees	- - - - -	34	13 6	
Interest	- - - - -	20,439	9 3	
Premium on Shares allotted during the Year	- - -	2	- -	
		£.	428,747	18 8
Payments out of last year's Balance, per Resolutions of General Meeting, 26th May 1874, viz.:-				£. s. d.
Directors' and Auditors' Fees	- - - - -	£.	2,815 - -	
Dividend and Bonus to Shareholders for half-year ending 31st December 1873	- - -	17,983	10 -	
Amount carried to Reserve Fund	- - -	41,938	13 1	
				62,737 3 1
Losses by Fire after deduction of Re-insurances	- - -			185,694 13 1
Commission, including Commission on Profits	- - -			55,103 13 7
Expenses of Management	- - - - -			32,524 8 3
Other Expenses, viz.:-				
Legal Expenses	- - - - -	£.	1,545 9 5	
Bad Debts	- - - - -	204	5 8	
Income Tax	- - - - -	184	10 6	
				1,934 5 7
Dividend to Shareholders for half-year ending 30th June 1874	- - -			8,991 15 -
Amount of Fire Insurance Fund at the end of the Year	- - -			£. 81,762 - 1
		£.	428,747	18 8

FOURTH SCHEDULE.

BALANCE SHEET of the Queen Insurance Company, on the 31st December 1874.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.			
Shareholders' Fund, namely, Capital per last Account - - - - -						£. 179,830	-	-	Mortgages on Property within the United Kingdom - - - - -			£. 78,705	17	9
Call on Five Shares allotted during the Year - - - - -						5	-	-	Property out of the United Kingdom - - - - -			35,698	7	5
						179,835	-	-	Loans on the Company's Policies - - - - -					
General Reserve Fund per last Account - - - - -						88,061	6	11	Investments, viz. :-					
Added per Resolution of General Meeting, 26th May 1874 - - - - -						41,938	13	1	In British Government Securities - - - - -			£. 4,572	1	1
						130,000	-	-	Colonial Securities - - - - -			40,899	-	-
Life Insurance Fund - - - - -						204,048	8	1	Foreign Securities - - - - -			177,052	8	7
Annuity Fund - - - - -						7,471	10	9	Railway and other Debentures and Debenture Stocks - - - - -			79,327	15	2
Fire Insurance Fund - - - - -						81,762	-	1	House Property, viz. :-					
						603,116	18	11	Queen Insurance Build-ings, Liverpool - - - - -			£.		
Claims under Life Policies admitted but not yet payable - - - - -						£. 11,350	-	-	London - - - - -			24,040	14	5
Outstanding Fire Losses - - - - -						33,777	19	-	Southampton - - - - -			1,200	-	-
Annuities - - - - -						181	2	10	Chambers, Birmingham - - - - -			520	14	9
Dividends Unclaimed - - - - -						106	9	-				124,761	9	2
Foreign Drafts not yet matured - - - - -						5,400	8	1	The Bonds of Local Boards and Corporations - - - - -			13,000	-	-
Balances due to other Offices - - - - -						49,893	19	2	Loans on Railway and other Stocks and Shares - - - - -			6,442	7	7
Other Liabilities - - - - -						7,134	1	11	upon Reversions and Life Interests - - - - -			11,318	1	8
						101,844	-	-	Personal Security in connection with Life Policies - - - - -			6,185	10	9
									Agents' and Branch Balances - - - - -					
									Outstanding Premiums - - - - -			£. 9,071	7	7
									Interest - - - - -			9,527	2	5
									Cash on Deposit and Current Account at Bankers - - - - -			45,872	13	9
									in hand - - - - -			88	7	7
									Furniture at Chief and Branch Offices - - - - -			2,664	17	3
									Fire Engine - - - - -			22	-	-
£.						704,960	18	11	£.			704,960	18	11

Bernard Hall, Chairman of the Company.  
J. B. Thomson, Deputy Chairman.  
Emil Springmann, Director.  
J. Moncrieff Wilson, General Manager.

## GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Great Britain Mutual Life Assurance Society, for the Year ending 31st December 1874.

INCOME.		£.	s.	d.	EXPENDITURE.		£.	s.	d.	
Amount of Funds at the beginning of the Year	-	131,292	12	8	Claims under Policies, after deduction of Sums Re-assured	- - - - -	38,831	3	6	
Premiums	- - - - -	69,384	4	3	Endowments	- - - - -	1,200	-	-	
Interest and Dividends	- - - - -	4,971	18	11	Surrenders	- - - - -	2,018	6	2	
Balance of Profit and Loss (Profit on Investments)		105	10	8	Annuities	- - - - -	405	10	9	
					Commission	- - - - -	4,504	16	8	
					Cash Bonuses	- - - - -	65	10	-	
					Expenses of Management	- £. 15,208 11 4				
					Triennial Valuation Expenses	- 315 - -				
							15,523	11	4	
					Amount of Funds at the end of the Year (as per Second Schedule)	- - - - -	143,205	8	1	
		£.	205,754	6	6		£.	205,754	6	6

## SECOND SCHEDULE.

BALANCE SHEET of the Great Britain Mutual Life Assurance Society, on the 31st December 1874.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Assurance Fund (Total Fund as per First Schedule)		143,205	8	1	By Mortgages on Property within the United Kingdom	- - - - -	21,870	4	6
Claims admitted but not due - - - - -		1,967	-	-	„ Mortgages out of the United Kingdom	- - - - -	900	-	-
Other Sums owing by the Society (Tradesmen's Accounts) - - - - -		337	-	5	„ Loans on the Society's Policies	- - - - -	26,012	18	3
					„ Investments:				
					In British Government Securities	- - - - -	23	12	7
					„ Indian and Colonial Government Securities	- - - - -	14,860	-	-
					„ Foreign Government Securities	- - - - -	26,331	2	2
					„ Railway and other Debentures and Debenture Stocks	- - - - -	3,540	-	-
					„ House Property (Freehold and Leasehold)	- - - - -	12,550	-	-
					„ Loans upon Personal Security	- - - - -	4,511	2	1
					„ Agents' Balances	- - - - -	14,384	7	2
					„ Office Furniture and Fixtures in London and at Branches	- - - - -	2,500	-	-
					„ Half Premiums on Loan	- - - - -	10,034	3	11
					„ Outstanding Premiums	- - - - -	659	17	5
					„ Outstanding Interest	- - - - -	1,133	14	1
					„ Cash on Current Accounts	- - - - -	6,198	6	4
		£.	145,509	8 6			£.	145,509	8 6

Newry, Chairman.  
R. R. Torrens, } Directors.  
Wm. R. Rogers, }  
W. M. Makeham, Principal Officer.



## BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the British Empire Mutual Life Assurance Company, for the Year ending  
31st December 1874.

Dr.		£. s. d.		£. s. d.	Cr.
To Amount of Funds at the beginning of the Year -	562,839	1 -	By Claims - - - - -	59,152	5 2
„ Life Premiums - - - £. 92,321	3 1		„ Endowments - - - - -	2,243	- -
„ Less Re-assurance - - - 759	13 -		„ Annuities - - - - -	- -	61,395 5 2
	91,561	10 1	„ Surrenders - - - - -	- -	998 3 10
„ Consideration for Annuities granted - - -	1,765	11 10	„ Cash Bonus - - - - -	- -	4,170 4 10
„ Interest and Dividends - - - - -	22,141	19 9	„ Premiums reduced in lieu of Bonus - - -	- -	18,575 10 -
„ Fines and Fees - - - - -	194	18 3	„ Commission - - - - -	- -	2,218 5 -
			„ Expenses of Management - - - - -	- -	5,021 1 10
			„ Amount of Funds at the end of the Year (as per Second Schedule) - - - - -	- -	11,894 6 5
					574,230 3 10
£. 678,503	- 11		£. 678,503	- 11	

## SECOND SCHEDULE.

BALANCE SHEET of the British Empire Mutual Life Assurance Company, on the 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
To Assurance Fund - - - - -	574,230 3 10	By Mortgages on Property within the United Kingdom - - - - -	195,392 8 11
„ Claims admitted but not paid - - - - -	19,512 - 9	„ Loans on the Company's Policies - - - - -	34,370 - 4
„ Tradesmen's Accounts - - - - -	423 4 2	„ Loans on Personal Security - - - - -	3,269 15 10
„ Loan Fees Account - - - - -	75 2 6	„ Investments:	
		Consols - - - - -	6,360 3 3
		Queensland Bonds - - - - -	29,653 12 -
		Tasmanian „ - - - - -	7,500 - -
		South Australian Bonds - - - - -	15,891 10 -
		New Zealand „ - - - - -	31,011 15 -
		Canadian „ - - - - -	16,500 - -
		Victoria „ - - - - -	17,959 10 -
		New South Wales „ - - - - -	14,740 12 6
		Cape of Good Hope „ - - - - -	9,797 15 -
		New Brunswick „ - - - - -	9,967 17 6
		Montreal „ - - - - -	9,830 - -
		Prince Edward's Isle Bonds - - - - -	2,827 5 -
		Natal Bonds - - - - -	1,599 7 6
		Great Indian Peninsular Railway - - - - -	5,391 3 2
		Bombay and Baroda Railway - - - - -	11,047 12 3
		Metropolitan Board of Works Stock - - - - -	14,387 10 -
		Lea Conservancy Debentures - - - - -	10,000 - -
		Freehold Land and Ground Rents - - - - -	114,217 4 7
		„ Agents' Balances - - - - -	9,067 1 7
		„ Outstanding Premiums payable in January - - - - -	17,867 4 5
		„ Dividends due - - - - -	3,917 7 3
		„ Cash on Current Account and in hand - - - - -	1,661 13 2
		„ Policy Stamps - - - - -	12 2 -
£. 594,240	11 3	£. 594,240	11 3

John Rüntz, Chairman.  
 Jno. R. Burton,  
 John E. Tresidder, } Directors.  
 Alfred Lench Saul, Secretary.  
 Josiah Martin, Actuary.

LAW REVERSIONARY INTEREST SOCIETY.

FIRST SCHEDULE.

REVENUE ACCOUNT of the Society, for the Year ending 31st December 1874.

1 January 1874:				£.	s.	d.		£.	s.	d.			
Amount of Funds at the beginning of the Year	-	-	-	359,808	3	9	Annuities	-	-	2,049	16	10	
Shareholders' Capital paid during the Year	-	-	-	23,182	10	-	Expenses of Management	-	-	1,746	6	8	
Consideration for Annuities granted	-	-	-	581	12	3	Dividends	-	-	18,496	8	10	
Children's Endowment Premiums	-	-	-	41	19	4	Income Tax, &c.	-	-	156	18	1	
Interest and Dividends	-	-	-	8,782	2	5	Amount of Funds at end of Year, as per Second	-	-	-	-	-	
Fees, Commission, and Rent from Tenants	-	-	-	170	7	10	Schedule	-	-	395,894	4	6	
Investments and Increase in Value	-	-	-	25,776	19	4							
				£.	418,343	14	11			£.	418,343	14	11

Alfred Hudson Shadwell, Chairman.  
Henry Cecil Raihes, } Directors.  
John M. Clabon, }  
J. Hill Williams, Actuary.

68, Chancery-lane, 12 May 1875.

SECOND SCHEDULE.

BALANCE SHEET of the Society, for the Year ending 31st December 1874.

LIABILITIES.				£.	s.	d.	ASSETS.				£.	s.	d.		
Shareholders' Capital paid up	£.	335,252	10	-			Reversions	-	-	-	-	270,317	-	-	
Annuity Fund	-	-	16,833	-	-		Life Interests and Annuities	-	-	-	-	57,418	-	-	
Endowment ditto	-	-	894	-	-		Mortgages	-	-	-	-	27,499	-	-	
Balance of Profit and Loss Account	42,914	14	6				Cash	-	-	-	-	17,210	-	8	
Total Funds, as per First Schedule					395,894	4	6	Consols, 6,416 l. 13 s. 8 d.	-	-	-	5,895	6	7	
Shareholders' Dividends due	-	-	-	-	11,582	7	6	Bank Stock, 1,580 l. 7 s. 7 d.	-	-	-	3,998	7	2	
Income Tax and Law Expenses unpaid	-	-	-	-	670	18	11	Metropolitan Consols, 10,403 l. 2 s. 6 d.	-	-	-	9,993	10	-	
Annuities due and unpaid	-	-	-	-	426	2	10	Land at Hornsey	-	-	-	10,021	13	-	
Contingent Payments do.	-	-	-	-	737	-	-	Land at Tottenham	-	-	-	6,000	-	-	
								Interest, &c. due to the Society	-	-	-	957	16	4	
	£.	409,310	13	9								£.	409,310	13	9

Alfred Hudson Shadwell, Chairman.  
Henry Cecil Raihes, } Directors.  
John M. Clabon, }  
J. Hill Williams, Actuary.

68, Chancery-lane, 12 May 1875.

SUMMARY and VALUATION of the Annuities and Endowments of the Society as at 31st December 1874.

Description of Transaction.	Number of Policies.	Amount of Endowments.	Yearly Premiums.	Yearly Annuities.	Value by the Government Annuitants' Table. Interest 3 per Cent.
					Net Liability.
		£.	£. s. d.	£. s. d.	£. s. d.
Immediate Annuities	39	-	-	1,938 6 1	16,833 - -
Children's Endowments	2	1,200	41 19 4	-	894 - -
	41	1,200	41 19 4	1,938 6 1	17,727 - -

Alfred Hudson Shadwell, Chairman.  
Henry Cecil Raihes, } Directors.  
John M. Clabon, }  
J. Hill Williams, Actuary.

68, Chancery-lane, 12 May 1875.

Dr.

VALUATION BALANCE SHEET of the Society as at 31st December 1874.

Cr.

	£.	s.	d.		£.	s.	d.
To Net Liability under Annuity and Endowment Transactions, as per Summary Statement above	17,727	-	-	By Funds, as per Balance Sheet	395,894	4	6
„ Surplus	378,167	4	6				
£.	395,894	4	6	£.	395,894	4	6

Alfred Hudson Shadwell, Chairman.  
Henry Cecil Raihes, } Directors.  
John M. Clabon, }  
J. Hill Williams, Actuary.

68, Chancery-lane, 12 May 1875.

## ROYAL EXCHANGE ASSURANCE CORPORATION.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Royal Exchange Assurance Corporation, for the Year ending 30th April 1875.

## LIFE ASSURANCE ACCOUNT.

30 April 1874:	£.	s.	d.	30 April 1875:	£.	s.	d.
Amount of Life Assurance Funds at the beginning of the Year - - - - -	1,785,843	11	4	Claims under Life Policies, after deduction of Sums Re-assured - - - - -	130,438	11	9
30 April 1875:				Surrenders - - - - -	4,546	6	7
Premiums, after deduction of Re-assurance Premiums - - - - -	140,851	1	9	Reversionary Annuities - - £. 1,030 - -			
Interest and Dividends - - £. 82,630 3 3				Less Income Tax - - - - 9 17 -	1,020	3	-
Less Income Tax - - - 756 5 11	81,873	17	4	Commission - - - - -	6,123	6	11
				Expenses of Management - - - - -	8,110	2	5
				Bad Debts - - - - -	11	7	11
				Amount of Life Assurance Funds at the end of the Year, as per Balance Sheet - - - - -	1,858,318	11	10
£.	2,008,568	10	5	£.	2,008,568	10	5

## ANNUITY ACCOUNT.

30 April 1874:	£.	s.	d.	30 April 1875:	£.	s.	d.
Amount of Annuity Fund at the beginning of the Year - - - - -	31,239	3	2	Annuities paid - - - - £. 2,651 9 2			
30 April 1875:				Less Income Tax - - - - 24 1 11	2,627	7	3
Consideration for Annuities granted - - - - -	2,652	-	-	Premiums of Assurance, Purchased Annuities Account - - - - -	207	14	2
Received on Annuities purchased - £. 725 2 9				Expenses of Management - - - - -	71	19	9
Less Income Tax - - - 5 - 11	720	1	10	Amount of Annuity Fund at the end of the Year, as per Balance Sheet - - - - -	32,882	12	10
Interest and Dividends - - £. 1,139 5 11							
Less Income Tax - - - 10 16 11	1,128	9	-	£.	35,789	14	-
£.	35,789	14	-				

## FIRE ACCOUNT.

30 April 1874:	£.	s.	d.	30 April 1875:	£.	s.	d.
Amount of Fire Assurance Fund at the beginning of the Year - - - - -	124,501	8	1	Losses by Fire, after deduction of Re-assurances -	58,556	13	9
30 April 1875:				Expenses of Management - - - - -	20,424	15	2
Premiums, after deduction of Re-assurance Premiums -	148,737	1	6	Commission - - - - -	12,769	14	7
Interest and Dividends - - £. 5,851 4 2				Bad Debts - - - - -	28	1	3
Less Income Tax - - - 52 6 6	5,798	17	8	Profit realised, as per Profit and Loss Account -	24,501	8	1
				Amount of Fire Assurance Fund at the end of the Year, as per Balance Sheet - - - - -	162,756	14	5
£.	279,037	7	3	£.	279,037	7	3

## MARINE ACCOUNT.

30 April 1874:	£.	s.	d.	30 April 1875:	£.	s.	d.
Amount of Marine Assurance Fund at the beginning of the Year - - - - -	224,241	9	3	Marine Losses, after deduction of Re-assurances -	144,279	10	-
30 April 1875:				Expenses of Management - - - - -	13,661	9	6
Premiums after deduction of Re-assurance Premiums, Brokerage, and Discount - - - - -	160,576	15	3	Bad Debts - - - - -	43	2	-
Interest and Dividends - - £. 7,100 1 10				Profit realised, as per Profit and Loss Account -	37,594	18	2
Less Income Tax - - - 59 2 5	7,040	19	5	Amount of Marine Assurance Fund at the end of the Year, as per Balance Sheet - - - - -	196,280	4	3
£.	391,859	3	11	£.	391,859	3	11



## ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

## PROFIT AND LOSS ACCOUNT.—(GENERAL RESERVE FUND.)

30 April 1874 :			£.	s.	d.	30 April 1875 :			£.	s.	d.
Balance of last Year's Account	-	-	-	749,091	16 2	Dividends to Proprietors	-	-	187,843	19 6	
30 April 1875 :						Expenses not charged to other Accounts	-	-	7,276	8 2	
Interest and Dividends not carried	£.	s.	d.			Income Tax	-	-	788	1 2	
to other Accounts	-	-	-	64,831	3 6	Balance, as per Balance Sheet	-	-	729,591	6 5	
Less Income Tax	-	-	-	519	10 8						
				64,311	12 10						
Profit realised :											
Fire Account	-	-	-	24,501	8 1						
Marine Account	-	-	-	37,594	18 2						
	£.			875,499	15 3				£.	875,499	15 3

## FOURTH SCHEDULE.

## BALANCE SHEET of the Royal Exchange Assurance Corporation, on the 30th April 1875.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Proprietors' Capital	-	-	-	689,219	17 10	Mortgages on Property within the United Kingdom	-	-	1,138,544	7 -	
General Reserve Fund is included in Profit and Loss Account	-	-	-	-		" " " out of the United Kingdom	-	-	Nil.		
Life Assurance Funds	-	-	-	1,858,318	11 10	Loans on Policies of the Corporation	-	-	50,042	-	
Annuity Fund	-	-	-	32,882	12 10	Investments :					
Fire Fund	-	-	-	162,756	14 5	In British Government Securities	-	-	712,568	12 -	
Marine Fund	-	-	-	196,280	4 3	" Government Irish Three per Cents.	-	-	49,409	12 7	
Profit and Loss (General Reserve Fund)	-	-	-	729,591	6 5	" Canada Debentures Guaranteed by Great Britain	-	-	103,500	-	
				3,669,049	7 7	" Bank Stock	-	-	56,922	2 -	
						" Foreign Securities	-	-	Nil.		
						" Railway and other Debentures and Debenture Stocks	-	-	744,195	2 9	
						" " " Guaranteed and Rent Charge Stocks	-	-	102,074	12 6	
						" " " Shares (Preference and Ordinary)	-	-	Nil.		
						" House Property (Official Premises)	-	-	7,998	1 -	
						" Loans on Rates under Acts of Parliament	-	-	630,601	5 7	
						" Loans on Life Interests in Three per Cents. and Bank Stock	-	-	7,600	-	
						" Purchased Annuities receivable	-	-	10,131	-	
						" Loans on Capital Stock of the Corporation	-	-	14,620	-	
						" Loans upon Personal Security	-	-	845	5 9	
									3,629,052	1 2	
						Agents' Balances	-	-	7,263	9 9	
						Merchants and Brokers (Marine Account)	-	-	11,747	18 1	
						Outstanding Premiums	-	-	1,264	19 -	
						Outstanding Interest	-	-	1,160	6 6	
						Cash on Deposit	-	-	£. 120,000	-	
						" in hand, and on Current Account	-	-	18,975	17 -	
									138,975	17 -	
						Bills receivable	-	-	2,091	16 7	
						Policy Stamps	-	-	526	2 9	
									£.	3,792,082	10 10

J. Stewart Hodgson, Governor.  
Oct. Wigram, } Directors.  
Wm. Davidson, }  
Thos. B. Winser, Actuary.

NORWICH UNION LIFE INSURANCE SOCIETY.

### FIRST SCHEDULE.

REVENUE ACCOUNT of the Norwich Union Life Insurance Society, for the Year ending 31st December 1874.

[illegible]

\* *N.B.*—No new Policies are issued in this Branch. By the Amicable and Norwich Union Societies' Act, 1866, the Financial Year for this Account ends on the 4th April annually.

Thomas Beever, President.  
Robert Fitch, } Directors.  
Arthur Preston, }  
T. Muir Grant, Secretary.  
C. J. Bunyon, M.A., Actuary.

## SECOND SCHEDULE.

BALANCE SHEET of the Norwich Union Life Insurance Society, on the 1st January 1875.

LIABILITIES.						ASSETS.					
"NORWICH UNION."			£.	s.	d.	"NORWICH UNION."			£.	s.	d.
Total Funds as per First Schedule*	1,664,928	1 7				Mortgages on Property within the United Kingdom	-	-	1,304,102	6 8	
Claims admitted but not paid	74,749	5 -				Loans on the Society's Policies	-	-	92,275	15 8	
			1,739,677	6 7		Investments in British Government Securities (including Bank Stock)	-	-	215,391	1 2	
						Investments in Railway Debentures	-	-	20,000	-	-
						Illinois State Bonds	-	-	7,073	8 10	
						House Property (principally Freehold)	-	-	34,289	- 4	
						Annuity purchased	-	-	2,584	14 -	
						Fee Farm Rents	-	-	2,249	1 8	
						Policy Stamps	-	-	71	4 6	
						Agents' Balances	-	-	12,107	16 5	
						Outstanding Premiums	-	-	1,830	10 5	
						Interest	-	-	14,525	10 -	
						Cash, Current Accounts at the Society's Bankers	-	-	33,176	16 11	
											1,739,677 6 7
"AMICABLE."						"AMICABLE."					
Assurance Fund - - -	£. 849,679	13 10				Mortgages on Property in Great Britain	-	-	239,840	1 1	
						Loans on the Society's Policies	-	-	24,477	- -	
						Investments in British Government Securities (including Bank Stock)	-	-	53,874	5 -	
Claims of the Year admitted but not paid	33,725	4 -				Freehold House Property, viz., Ground Rents in St. James' Street, Piccadilly, and the Joint Stock Companies' Registration Office, Serjeant's Inn, Fleet Street	-	-	43,315	- -	
			383,404	17 10		Outstanding Premiums	-	-	789	6 2	
						Interest	-	-	1,415	9 9	
						Rents	-	-	652	13 2	
						Cash in hand, and on Current Account at the Society's Bankers	-	-	£. 7,041	2 8	
						Cash on Deposit at the Union Bank	-	-	12,000	- -	
											19,041 2 8
											383,404 17 10
£.	2,123,082	4 5				£.	2,123,082	4 5			

\*N.B.—This comprises both the Life Assurance and Annuity Funds. No separate Accounts have been kept.

*Thomas Beevor*, President.  
*Robert Fitch*,  
*Arthur Preston*, } Directors.  
*T. Muir Grant*, Secretary.  
*C. J. Bunyon*, M.A., Actuary.

# ARGUS LIFE ASSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Argus Life Assurance Company, for the Year ending 31st December 1874.

1874:	£.	s.	d.	1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	545,126	2	-	Claims under Policies (no Re-assurance) -	47,815	-	-
Premiums - - - - - £. 32,744 15 9				Surrenders - - - - -	5,172	5	6
Less Re-Assurances - - - 1,476 15 8				Reversionary Additions paid and purchased, Cash Bonuses, &c. - - - - -	4,198	11	11
	31,268	-	1	Property Tax on Interest - - - - -	230	18	6
Interest and Dividends - - - - -	24,698	17	4	Annuities - - - - -	302	3	9
Profit on Investments sold - - - - -	4,360	13	3	Commission - - - - -	830	15	6
Fines and Transfer Fees - - - - -	48	17	6	Expenses of Management - - - - -	1,785	4	10
Bonus on Re-Assurances - - - - -	446	12	11	Quinquennial Valuation Expenses - - - - -	262	10	-
Dividend on Claim against Albert Office - -	3	13	2	Dividends to Shareholders - - - - -	4,200	-	-
Shareholders 10 per Cent. of Profits of Bonus Branch	909	5	-	Bonus to Shareholders - - - - -	14,000	-	-
				Return of Interest over-charged - - - - -	23	8	10
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	528,101	2	5
	£.	606,862	1 3		£.	606,862	1 3

## SECOND SCHEDULE.

BALANCE SHEET of the Argus Life Assurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - £. 70,000 - -				Mortgages on Property within the United Kingdom -	99,613	7	8
Assurance Funds - - - - - 458,101 2 5				Loans on the Company's Policies - - - - -	21,902	-	-
Total Funds, as per First Schedule, - - -	528,101	2	5	Investments:			
Claims admitted and notified, but not paid - -	6,498	-	-	In British Government Securities - - -	18,675	3	2
Bonuses on ditto - - - - -	103	-	-	„ Indian Railway ditto - - - - -	94,181	7	-
Dividends to Shareholders not paid £. 2,002 10 -				„ Railway Debentures and Debenture Stocks	145,508	13	3
Bonuses to ditto - - - - - 350 - -				„ Colonial Government Bonds - - - - -	19,032	18	10
	2,352	10	-	„ Foreign Government Bonds - - - - -	98,888	1	10
Sundry Credit Balances, being Interest in Advance and Payments in Excess - - - - -	228	9	10	Loans on Personal Security - - - - -	580	5	-
Other Sums owing - - - - -	49	15	-	Agents' Balances - - - - -	1,454	15	11
Property Tax on accrued Interest - - - - -	15	13	-	Outstanding Premiums - - - - -	1,216	19	1
				„ Interest - - - - -	6,155	19	5
				Interest not yet payable - - - - -	1,885	2	2
				Cash in hand - - - - - £. 64 5 4			
				„ on Deposit - - - - - 12,500 - -			
				„ on Current Account - - - - - 1,878 2 9			
					14,442	8	1
				Loan on a Policy in another Office - - - - -	1,674	-	-
				Office Furniture - - - - -	199	15	-
				Premiums on Credit - - - - -	11,937	13	10
	£.	537,348	10 3		£.	537,348	10 3

R. E. Arden, Chairman.  
S. W. Johnson, Director.  
John Congreve, Director.  
George Clark, Actuary.



## SCOTTISH COMMERCIAL INSURANCE COMPANY.

REVENUE ACCOUNTS and BALANCE SHEET for the Eleven Months ending 31st December 1874.

## THIRD SCHEDULE.

## No. 1.—LIFE ASSURANCE ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Life Accumulation Fund at 31st January 1874	18,009	11	5	Claims under Life Policies (after deduction of Sums Re-assured)	2,341	5	-
Life Premiums	6,075	16	2	Policy Surrenders	69	19	1
Deduct Re-assurances	621	7	4	Annuities Paid	164	17	9
	5,454	8	10	Commission	217	10	3
Consideration for Annuities granted	200	-	-	Expenses of Management	251	2	-
Interest	757	16	7	Amount of Life Accumulation Fund at 31st December 1874, as per General Balance Sheet			
Assignment Fees	2	-	-	(Fourth Schedule)	21,379	2	9
£.	24,423	16	10	£.	24,423	16	10

## No. 2.—FIRE ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	28,531	19	8	Dividends to Shareholders	8,000	-	-
Premium on Shares issued	7,899	2	6	Office Furniture (written off)	793	5	1
Fire Premiums	£. 152,416	18	11	Transferred to Reserve and Contingent Funds	18,250	-	-
Deduct Re-insurances	84,573	19	-	Alterations and Repairs on Company's buildings	381	7	7
	117,842	19	11	Losses by Fire after deduction of Re-insurances	65,159	4	7
Interest	5,850	-	4	Expenses of Management	18,851	1	3
Transfer Fees	25	12	6	Agency Commission	15,322	1	-
£.	160,149	14	11	Amount of Fire Insurance Fund at the end of the Year, as per General Balance Sheet (Fourth Schedule)	33,392	15	3
				£.	160,149	14	11

## No. 3.—RESERVE AND CONTINGENT FUNDS.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year	33,250	-	-	Amount of Funds at the end of the Year, as per General Balance Sheet (Fourth Schedule)	51,500	-	-
Transferred from Fire Account	18,250	-	-				
£.	51,500	-	-	£.	51,500	-	-

## FOURTH SCHEDULE.

## GENERAL BALANCE SHEET.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up, as at 31st January 1874	£. 80,000	-	-	Mortgages on Property within the United Kingdom	13,702	19	6
20,000 Additional Shares issued	20,000	-	-	Investments:			
Shareholders' Capital paid up, as at 31st December 1874	100,000	-	-	In Foreign Government Securities	89,678	4	3
Reserve and Contingent Funds	51,500	-	-	" Railway Preference and Gas Shares	18,861	17	4
Life Accumulation Fund	21,379	2	9	" House Property	24,570	5	-
Fire Fund	33,392	15	3	" Loans upon Personal Security in connection with Life Policies	2,786	2	7
Outstanding Fire Losses	5,410	6	5	Agents' and Branch Office Balances, including Outstanding Premiums and Sums due by other Companies	44,234	5	7
Outstanding Dividends	38	7	-	Head Office Balances	3,931	2	-
Reserved for Building purposes	133	17	10	Interest accrued but not due till 1875	289	8	2
£.	211,854	9	3	Cash on deposit with Bankers	6,440	3	7
				Bills receivable, Cash in hand, and Balances due by Bankers on Current Accounts	7,360	1	3
				£.	211,854	9	3

Alexander Crum, Chairman.  
Richard Kidston, Director.  
Hugh Brown, Director.  
Fred. J. Hallows, Manager.

## SCOTTISH PROVIDENT INSTITUTION.

## FIRST SCHEDULE.

REVENUE ACCOUNT for the Year ending 31st December 1874.

1 January 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	2,173,751	10	5	Claims under Policies, after deduction of Sums re-assured -	130,966	7	-
Premiums (less paid for Re-assurances) -	266,977	19	2	Endowments -	1,500	-	-
Consideration for Annuities granted -	3,753	2	3	Surrenders -	6,131	14	9
Interest and Dividends, Rents, &c. -	101,809	13	4	Annuities -	8,614	9	9
Fines for renewal of lapsed Policies, and Fees for registration of Assignments -	120	18	2	Income Tax -	895	14	7
NOTE.—Interest accruing but not due at 31st December, estimated at - £. 19,300 -				Commission -	7,761	6	9
Accounts outstanding, Directors' Fees for year 1874, Commission on Premiums at Agencies, &c. - 5,800 -				Expenses of Management—Salaries and Rents at Head Office and Branches, Directors, Medical Fees, Printing, Advertising, Taxes, and all other Charges -	28,013	2	8
Increase of Funds in this view - £. 13,500 -				[Including special expenses connected with the Septennial Investigation.]			
£.	2,546,413	3	4	Amount of Funds at the end of the Year, as per Second Schedule -	2,362,530	7	10
				£.	2,546,413	3	4

## SECOND SCHEDULE.

BALANCE SHEET as on the 31st day of December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Amount of Funds, as per First Schedule:				Mortgages on Property within the United Kingdom	1,444,924	4	9
Life Assurance Fund -	2,362,530	7	10	Ditto - out of the United Kingdom (Canada)	1,200	-	-
Claims admitted, but not paid -	56,474	10	-	Loans on the Institution's Policies, within their Surrender Value -	158,903	3	2
				Investments:			
				Colonial Government Securities (Canada) -	20,618	11	4
				Railway and other Debentures -	47,081	2	6
				Debenture and Preference Stocks -	324,249	8	5
				Loans on Municipal Rates -	220,320	-	-
				Value of Business Premises in Edinburgh and Branches, and Property (yielding rental) held in connection therewith -	88,959	3	2
				Life Interests and Reversions -	9,003	8	1
				Loans on Security of Trust Funds -	26,565	16	8
				Loans upon Personal Security, combined with Policies of Assurance -	23,782	3	10
				Outstanding Premiums* in course of collection at Head Office and Agencies -	43,832	14	10
				Outstanding Interest * -	2,277	4	-
				Office Furniture, &c., at Head Office and Branches -	1,356	11	3
				Cash and Stamps on hand -	150	5	3
				In Bank on Current Account -	4,881	-	7
				* All since received or accounted for.			
£.	2,419,004	17	10	£.	2,419,004	17	10

Edinburgh, 6, St. Andrew square,  
30 March 1875.John Cay, Chairman of Directors.  
Norman Macpherson, Director.  
James Cathcart, Director.  
James Watson, Manager.  
James Meikle, Actuary.

MIDLAND COUNTIES INSURANCE COMPANY.

THIRD SCHEDULE.

REVENUE ACCOUNTS of the Midland Counties Insurance Company, for the Year ending 24th March 1875.

No. 1.—LIFE ASSURANCE ACCOUNT.

24 March 1874 :	£.	s.	d.	24 March 1875 :	£.	s.	d.	
Amount of Life Assurance and Annuity Fund at the beginning of the Year	26,750	4	10	Claims under Life Policies (after deduction of Sums Re-assured)	2,967	14	6	
24 March 1875 :				Surrenders	157	10	-	
Premiums, after deducting Re-assurance Premiums	2,867	4	2	Annuities	554	17	10	
Consideration for Annuities granted	1,118	19	2	Commission	147	15	7	
Interest and Dividends	1,284	11	3	Expenses of Management	200	-	-	
Registration Fees	3	-	6	Income Tax	10	14	11	
				Bonus Paid in Cash	23	5	2	
	£.	32,023	19	11	Amount of Life Assurance and Annuity Fund at the end of the Year, as per Balance Sheet	27,952	1	11
					£.	32,023	19	11

No. 2.—FIRE AND HAIL ACCOUNT.

24 March 1874:	£.	s.	d.	24 March 1875:	£.	s.	d.	
Amount of Fire and Hail Insurance Fund at beginning of the Year - - - - -	8,866	18	6	Losses by Fire and Hail after Deduction of Re-insurances - - - - -	3,892	8	4	
24 March 1875:				Expenses of Management - - - - -	1,982	1	8	
Premiums received after Deduction of Re-insurances - - - - -	11,846	3	11	Commission - - - - -	1,141	13	8	
Interest on Fire and Hail Fund - - - - -	399	-	-	Life Reserve Fund, amount reserved this Year - - - - -	150	-	-	
				Amount carried to Profit and Loss Account - - - - -	1,912	10	4	
				Amount of Fire and Hail Insurance Fund at the end of the Year, as per Balance Sheet - - - - -	12,033	13	5	
	£.	21,112	2	5	£.	21,112	2	5

No. 3.—PROFIT AND LOSS ACCOUNT.

25 March 1874 :	£.	s.	d.	24 March 1875 :	£.	s.	d.
Balance of last Year's Account	2,647	19	-	Dividends to Shareholders	2,497	19	-
24 March 1875 :				Directors' Fees	150	-	-
Interest and Dividends not carried to other Accounts	727	17	1	Income Tax	44	11	11
Profit transferred from Fire and Hail Account	1,912	10	4	Balance as per Balance Sheet	2,647	19	-
Rent received	40	-	-				
Transfer Fees	12	3	6				
	£.	5,340	9 11		£.	5,340	9 11

Audited, and compared with the Books, Accounts, and Vouchers, at Lincoln, and found correct.

A. A. James, } Auditors.  
H. T. Edwards, }

W. Rudgard, Chairman.  
Wm. Foster, } Directors.  
Chas. Brook, }  
B. Pickers, Secretary.

FOURTH SCHEDULE.

BALANCE SHEET of the Midland Counties Insurance Company, for the Year ending 24th March 1875.

LIABILITIES.				ASSETS.								
Shareholders' Capital	-	-	-	24,979	10	-	Cash on Deposit (advanced on Mortgage since 24th March 1875)	-	4,000	-	-	
Life Assurance and Annuity Fund	-	-	-	27,952	1	11	Mortgages on Property within the United Kingdom	-	36,660	4	-	
Fire and Hail Fund	-	-	-	12,033	13	5	Loans on this and other Companies' Policies	-	328	-	-	
Profit and Loss Account	-	-	-	2,647	19	-	Investments :	-	-	-	-	
Life Reserve Fund	-	-	-	611	5	-	Railway and other Debentures and Debenture Stock	-	2,000	-	-	
	-	-	-	68,224	9	4	Railway Preference Shares	-	2,798	13	-	
Claims under Life Policies admitted but not yet paid	-	-	-	1,207	7	6	Witham Drainage Stock	-	1,707	10	-	
Outstanding Fire Losses	-	-	-	592	1	7	" Navigation Shares	-	5,006	10	-	
Unpaid Dividends	-	-	-	106	8	6	Company's Premises,	-	4,748	7	8	
							Office Furniture	-	57,244	4	8	
							Agents' and London Office Balances	-	420	14	5	
							Due from other Offices	-	£. 1,447	-	-	
								-	277	15	-	
									1,724	15	-	
							Less reserved to meet Bad Debts	-	35	6	9	
							Credit Premiums	-	1,689	8	3	
							Outstanding Interest	-	163	19	3	
							Cash in hand and on Current Account	-	802	13	6	
							Purchase of Lincolnshire Fire Office	-	2,347	6	11	
							Policy Transfer Stamps	-	7,439	7	7	
								-	22	12	4	
				£.	70,130	6	11		£.	70,130	6	11

Audited, and compared with the Books, Accounts, and Vouchers, at Lincoln, and found correct.

A. A. James, } Auditors.  
H. T. Edwards, }

W. Rudgard, Chairman.  
Wm. Foster, } Directors.  
Chas. Brook, }  
B. Pickers, Secretary.



## SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Scottish Equitable Life Assurance Society, for the Year ending 1st March 1875.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year -	2,104,693	11	6	Claims under Policies (after deduction of Sums			
Premiums, after deduction of Re-assurances -	194,994	6	6	Re-assured -	179,341	15	4
Considerations for Annuities granted ( <i>none</i> ) -				Surrenders -	6,815	8	3
Interest and Dividends -	89,813	4	-	Bonuses in Cash and reduction of Premium -	2,453	17	7
Fees for Notices of Assignments -	67	15	-	Annuities ( <i>none</i> ) -			
Fines for Delay in payment of Premiums -	31	1	6	Commission -	9,150	14	-
Balance of Profit on Investments -	1,588	5	3	Expenses of Management -	15,626	4	10
				Income Tax -	816	17	4
				Amount of Funds at the end of the Year, as per			
				Second Schedule -	2,177,183	6	5
£.	2,391,188	3	9	£.	2,391,188	3	9

Edinburgh, 24 June 1875.

James Leslie, Chairman.  
 Lockhart Thomson, Director.  
 P. Bannatyne, Director.  
 T. B. Sprague, Manager.

## SECOND SCHEDULE.

BALANCE SHEET of the Scottish Equitable Life Assurance Society, on the 1st March 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund,—being the Total Funds, as per First Schedule -	2,177,183	6	5	Mortgages on Property within the United Kingdom, namely:—			
Claims admitted but not paid -	88,230	-	4	Mortgages on Real Property -	1,072,439	8	3
Commission and other Charges in connection with Premiums in Agents' hands outstanding -	4,874	13	9	Mortgages on life Interests, Reversions, &c. -	230,891	16	1
Accounts for Advertising, Printing, &c., due but not paid -	348	-	3	Mortgages on Railway Stock and other Securities -	61,000	-	-
Due to Bankers and others -	20,803	16	4	Loans on Statutory Assignments of County and other Rates -	221,335	16	2
					1,585,667	-	6
				Mortgages on Property out of the United Kingdom ( <i>none</i> ) -			
				Loans on the Society's Policies (within their Surrender Value) -	220,197	7	1
				Investments:—			
				In British Government Securities ( <i>none</i> ) -			
				In Indian, Colonial, and Foreign Government Securities ( <i>none</i> ) -			
				In Railway and other Debentures -	238,910	-	-
				In Railway Shares ( <i>none</i> ) -			
				In House Property (Offices in Edinburgh, London, and Dublin) -	21,819	2	6
				In Bank of England Stock, 26,198 l. 14 s. -	63,061	7	2
				In Reversions -	9,275	8	2
				In Life Annuities -	2,349	-	3
				In Feu-duties (Ground-rents) -	23,289	15	7
				Loans upon Personal Security -	650	-	-
				Agent's Balances (since accounted for) -	74,245	18	7
				Outstanding Premiums (do.) -	16,762	19	6
				Outstanding Interest (including 25,577 l. 15 s. 4 d., proportions of Interest from last Terms of Payment till 1st March 1875) -	32,311	14	6
				Cash:—			
				On Deposit -			
				On Current Account -	2,900	3	5
				In hand -			
£.	2,291,439	17	3	£.	2,291,439	17	3

Edinburgh, 24 June 1875.

James Leslie, Chairman.  
 Lockhart Thomson, Director.  
 P. Bannatyne, Director.  
 T. B. Sprague, Manager.

LONDON ANNUITY SOCIETY.

FIRST SCHEDULE.

REVENUE ACCOUNT of the London Annuity Society for the Year ending 31st December 1874.

1874:	£.	s.	d.	1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	63,456	9	8	Annuities - - - - -	4,492	13	4
Premiums or Annual Payments by Members -	459	-	-	Expenses of Management - - - - -	308	8	9
Interest, &c. - - - - -	2,887	1	-	Difference in Valuation of Securities - - - - -	147	11	4
Fines and Forfeits - - - - -	6	17	-	Amount of Funds at the end of the Year, as per Second Schedule - - - - -	61,860	14	3
£.	66,809	7	8	£.	66,809	7	8

Henry Bromley, Treasurer.  
J. E. Richards, Chairman.  
Henry W. Field, } Directors.  
S. Pryer Field, }  
T. L. Smith, Secretary and Accountant.

SECOND SCHEDULE.

BALANCE SHEET of the London Annuity Society, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds, as per First Schedule - - -	61,860	14	3	Mortgage on Property within the United Kingdom	8,600	-	-
Annuities outstanding, due at Xmas, 1874, but not applied for - - - - -	915	5	11	Investments:			
Balance of outstanding Rent and Taxes at end of 1874 - - - - -	8	-	-	In British Government Securities, valued on 31st December 1874, at - - - - -	2,110	-	-
£.	62,784	-	2	City Bonds - - - - -	30,000	-	-
				Water Works Mortgage Bond - - - - -	5,000	-	-
				Gas Companies' Bonds - - - - -	15,500	-	-
				Cash in hand and on Current Account - - -	281	16	2
				Furniture in Offices - - - - -	35	-	-
				Outstanding Premiums due - - - - -	18	12	-
				Do. Interest, &c. to 31st December - -	1,238	12	-
				£.	62,784	-	2

Henry Bromley, Treasurer.  
J. E. Richards, Chairman.  
Henry W. Field, } Directors.  
S. Pryer Field, }  
T. L. Smith, Secretary and Accountant,

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Equitable Life Assurance Society of the United States, for the Year ending 31st December 1874.

Dr.

Cr.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year - - -	4,575,683	15	5				Claims under Policies paid during the Year - - -	389,672	9	5			
Less Claims admitted, but not paid at that date -	91,237	-	-				Less Claims admitted, but unpaid (as per contra) at beginning of the Year -	91,237	-	-			
				4,484,446	15	5					298,435	9	5
Premiums - - - -	1,634,572	17	1				Add Claims admitted, but not paid at close of this Account -	60,992	-	-			
Less Re-insurance - -	683	19	8								359,427	9	5
				1,633,888	17	5	Surrenders - - - -				253,737	18	5
Consideration for Annuities - - - -				10,887	-	6	Annuities - - - -				2,796	-	2
Interest and Rents - - - -				284,687	10	11	Commissions - - - -				79,273	14	10
Excess of Outstanding and Deferred Premiums on 31st December 1874, over 31st December 1873				11,532	12	4	Purchase of Agents' Renewal Commission Accounts - - - -				90,986	3	2
							Taxes - - - -				19,830	6	6
							Expenses of Management - - - -				118,395	15	3
							Furniture and Equipment of Home and Agency Offices - - - -				16,918	-	-
							House Property Sinking Fund Account - - - -				25,000	-	-
							Profit and Loss - - - -				5,089	10	3
							Dividends to Policyholders - - - -				317,074	-	10
							Dividends to Shareholders - - - -				1,559	8	-
							Amount of Funds on the 31st December 1874, as per Second Schedule - - - -	£.	s.	d.			
							Less Claims admitted, but not paid, as above -	60,992	-	-			
											5,135,359	9	9
											£.		
											6,425,442	16	7

In this Statement one pound sterling is reckoned as equal to five dollars United States currency.

James W. Alexander, Vice President.  
Bennington F. Randolph, } Directors.  
Edward W. Lambert, }  
G. W. Phillips, Actuary.  
W. Alexander, Assistant Secretary.

## SECOND SCHEDULE.

BALANCE SHEET of the Equitable Life Assurance Society of the United States, on the 31st December 1874.

LIABILITIES.				£.		s.		d.		ASSETS.				£.		s.		d.	
Shareholders' Capital paid up	-	20,000	-	-	-	-	-	-	-	Mortgages on Property within the United States-	3,324,902	7	9						
Assurance Fund, as per New York State Valuation	-	4,367,428	8	-						Investments:									
										In United States Government Bonds	-	-	-	378,508	17	6			
										Bonds created by the Laws of the State of New York	-	-	-	314,151	■	8			
Surplus over and above Reserve	-	747,931	1	9						Bonds of other States	-	-	-	6,468	7	3			
										Real Estate, unencumbered	-	-	-	786,290	4	2			
Total Fund, as per First Schedule	-	-	-	-	5,135,359	9	9			Loans secured on Government, State, and Municipal Bonds	-	-	-	21,014	-	-			
										Interest and Rents due and accrued	-	-	-	36,952	6	10			
Claims admitted, but not yet paid	-	-	-	-	60,992	-	-			Outstanding Premiums	-	-	-	28,935	11	7			
										Deferred Premiums	-	-	-	153,957	14	10			
										Agents' Balances	-	-	-	38,403	5	10			
										Cash in hand, on Current Account, and on Deposit at Bankers	-	-	-	106,767	11	4			
					£.	5,196,351	9	9						£.	5,196,351	9	9		

In this Statement one pound sterling is reckoned as equal to five dollars United States currency.

James W. Alexander, Vice President.  
Bennington F. Randolph, } Directors.  
Edward W. Lambert, }  
G. W. Phillips, Actuary.  
W. Alexander, Assistant Secretary.



## GENERAL LIFE AND FIRE ASSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the General Life and Fire Assurance Company, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	413,884	9	11	Claims under Life Policies (after deduction of sums Re-assured)	49,655	9	7
Premiums (after deduction of Re-assurance Premiums)	75,766	15	8	Bonuses paid in Cash	3,768	18	11
Consideration for Annuities granted	Nil.			Surrenders	1,884	2	1
Interest and Dividends	22,477	16	10	Annuities	100	—	—
Charges on Loans, Registration and Valuation Fees	352	5	6	Commission	4,516	5	11
Compensation for Relinquishment of Premises	750	—	—	Expenses of Management	10,609	9	10
				Proportion of Annuity to Widow of deceased Secretary	50	—	—
				Dividends to Shareholders	3,500	—	—
				Purchase Money of Business written off	20	—	—
				Loss on Sale of Stock	62	1	6
				Bad Debts written off	751	13	—
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	498,313	7	1
£.	513,231	7	11	£.	513,231	7	11

## No. 2.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	9,840	6	6	Losses by Fire, after deduction of Re-assurances	28,148	12	9
Premiums received, after deduction of Re-assurances	47,922	2	2	Expenses of Management	9,536	6	9
				Proportion of Annuity to Widow of deceased Secretary	50	—	—
				Commission	8,080	8	3
				Purchase Money of Business written off	349	3	7
				Bad Debts written off	120	9	8
				Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule	11,477	7	8
£.	57,762	8	8	£.	57,762	8	8

## FOURTH SCHEDULE.

BALANCE SHEET of the General Life and Fire Assurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, with Additions	50,819	2	—	Mortgages on Property within the United Kingdom	50,089	6	7
Life Assurance Fund	498,313	7	1	Do. do. out of the United Kingdom	Nil.		
Fire Fund	11,477	7	8	Loans on the Company's Policies	21,335	15	8
Claims under Life Policies admitted, but not yet paid	17,569	17	7	Investments:			
Outstanding Fire Losses	3,967	16	4	In British Government Securities	20,192	5	10
Solicitor	446	1	11	" Indian and Colonial Government Securities	95,944	12	3
Commissioners of Income Tax	53	8	3	" Foreign	81,747	3	2
Outstanding Re-assurance Premiums	3,820	15	—	" Railway and other Debentures, and Debenture Stocks	10,290	—	—
Sundry Agents	38	13	8	" Ditto Preference Stocks	36,176	18	9
Balance of Dividends due to Proprietors	2,247	7	8	" House Property	48,419	18	1
				" Surrey Commercial Dock Company's Preference Stock	5,000	—	—
				" General Assurance Company's Shares	880	—	—
				" Advances to Local Boards and Corporations	53,221	8	2
				Loans on Life Interests and Reversions	7,396	5	—
				Do. on the Company's Shares	1,477	—	—
				Do. on Deposit of Colonial Government Securities	1,500	—	—
				Do. on Personal Security	33,315	10	—
				Agents' Balances, and Balances due from other Companies (since accounted for)	40,077	15	9
				Outstanding Premiums	1,557	11	6
				Do. Interest	7,361	14	10
				Premiums on Credit Policies	6,100	4	—
				Purchase Money of Business to be written off	1,107	12	—
				Cash in hand, and on Current Account	5,562	15	7
£.	528,753	17	2	£.	528,753	17	2

C. P. Villiers, Chairman.  
 Jas. Abbiss, } Directors.  
 Andrew Lusk, }  
 G. Scott Freeman, Secretary.  
 Robert Wilson, Actuary.

## EDINBURGH LIFE ASSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Edinburgh Life Assurance Company, for the Year ending 31st March 1875.

31 March 1874:	£.	s.	d.	Claims under Policies after deduction of Sums Re-assured	£.	s.	d.
Amount of Funds at the beginning of the Year	1,227,620	6	9	-	82,605	-	10
Premiums	£.152,002	5	8	Surrenders:—			
Less Re-assurance Premiums	16,472	1	2	Policies	£.4,162	18	11
	195,590	4	6	Bonuses	427	18	7
Consideration for Annuities granted	11,308	6	5		4,590	17	6
Interest and Dividends	54,395	11	11	Annuities	15,990	10	9
Other Receipts:—				Commission	7,355	18	9
Fees for Assignments and Transfers of Shares	59	19	11	Expenses of Management	13,575	-	6
Profit on Investments	2,000	-	-	Dividends to Shareholders	7,508	13	9
	£. 1,430,914	9	6	Other Payments:			
				Income Tax	363	11	7
				31 March 1875:—			
				Amount of Funds at the end of the Year, as per			
				Second Schedule	1,298,924	15	10
					£. 1,430,914	9	6

(signed in terms of the Act)

John Stewart, Chairman.  
 John Walker, Director.  
 James Webster, Director.  
 D. MacLagan, Manager.

## SECOND SCHEDULE.

BALANCE SHEET of the Edinburgh Life Assurance Company, on the 31st March 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	75,000	-	-	Mortgages on Property within the United Kingdom	833,056	-	-
Assurance and Annuity Fund	1,189,779	8	3	Mortgages on Property out of the United Kingdom (in Canada only)	4,144	10	-
Other Funds:—				Loans on Company's Policies (within their Surrender Values)	56,685	18	5
Shareholders' Reserve Dividend Fund	34,145	7	7	Investments:—			
TOTAL Funds as per first Schedule	£. 1,298,924	15	10	In Colonial Government Securities (Canada Dominion Stock)	32,000	-	-
Claims admitted but not yet paid *	39,304	15	4	Railway and other Debentures	82,242	8	-
Other sums owing by the Company:—				Railway Shares (Preference)	17,899	9	4
Expenses of Management not yet paid *	1,343	19	9	House Property in Edinburgh, London, Dublin, Glasgow, Manchester, and Toronto (Freehold and Leasehold)	78,667	13	-
Premiums paid in advance	134	11	7	Company's own Shares (purchased)	9,693	10	-
Unpaid Dividends	35	11	5	Ground Annuals and Feu-Duties	34,137	14	7
* These items are included in the corresponding items in the first Schedule.				Life Interests	19,697	10	8
				Reversions	16,791	18	8
				Loans on Assignment of County Rates, &c.	66,547	6	1
				Loans upon Personal Security (with Life Policies)	30,057	15	5
				Agents' Balances (since paid)	20,971	2	-
				Outstanding Premiums	2,658	13	-
				Do. Interest due and unpaid at date	525	3	7
				Do. do. accrued but not yet receivable	13,555	19	-
				Cash in Banks:—			
				On Deposit	£.12,000	-	-
				On Current Accounts	8,376	16	8
					20,376	16	8
				Other Assets:—			
				Policy Stamps on hand	34	7	6
£. 1,339,743	13	11			£. 1,339,743	13	11

(signed in terms of the Act)

John Stewart, Chairman.  
 John Walker, Director.  
 James Webster, Director.  
 D. MacLagan, Manager.

## SUN LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Sun Life Assurance Society, for the Year ending 24th June 1875.

24 June 1875 :	£.	s.	d.	24 June 1875 :	£.	s.	d.
Amount of Funds at the beginning of the Year -	1,727,740	1	5	Claims under Policies (no Re-assurances) -	114,008	13	9
Premiums (no Re-assurances) -	125,918	4	9	Surrenders -	6,658	6	3
Considerations for Annuities granted -	—			Annuities (Post Obit) -	243	10	—
Interest and Dividends -	77,324	13	7	Commissions -	4,498	7	9
Registration Fees -	48	—	—	Expenses of Management -	10,064	12	9
Fines for Renewal of Policies -	11	17	6	Dividends to Shareholders -	12,000	—	—
				Cash Bonuses paid -	224	10	9
				Bonuses applied in reduction of Premiums -	988	3	6
				Amount of Funds at the end of the Year, as per			
				Second Schedule -	1,782,356	12	6
£.	1,931,042	17	3	£.	1,931,042	17	3

*J. Hoare*, Chairman.  
*H. G. Hamilton*, Managing Director.  
*O. A. Smith*, Director.  
*L. Pole*, Director.  
*J. G. Priestley*, Actuary, Principal Officer.

## SECOND SCHEDULE.

BALANCE SHEET of the Sun Life Assurance Society, on the 24th June 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up -	48,000	—	—	Mortgages on Property within the United Kingdom	199,035	—	—
Accumulations on ditto -	264,041	14	7	Ditto - ditto - out of the United Kingdom	—	—	—
Extra Dividend Reserve Fund -	12,126	14	7	Loans on the Company's Policies -	48,867	—	—
Assurance Fund -	1,458,188	3	4	Investments :			
Annuity Fund -	—			In British Government Securities ; Stock,			
Total Funds as per First Schedule -	1,782,356	12	6	£. 261,870. 3. 3.	196,402	12	5
Claims admitted but not paid -	32,182	17	—	Indian and Colonial - ditto -	23,000	—	—
Salaries, Pension, and Attendance Monies due, but not paid -	1,379	—	—	Foreign Government - ditto -	—	—	—
				Railway and other Debentures, and Debenture Stocks -	813,660	15	—
				Railway Shares (Preference and Ordinary) -	—	—	—
				House Property -	—	—	—
				Freehold Ground Rent -	37,647	—	—
				Loans on County and District Rates -	303,510	5	5
				Ditto on Life Interests -	98,300	—	—
				Annuities Purchased -	4,680	—	—
				Sun Life Assurance Shares -	3,050	—	—
				Loans on Personal Security -	—	—	—
				Agents' Balances -	14,831	6	11
				Outstanding Premiums -	2,911	5	3
				Ditto - Interest -	27,869	6	6
				Cash :			
				On Deposit -	35,000	—	—
				In hand and on Current Account -	6,744	2	2
				Bills Receivable -	409	15	10
£.	1,815,918	9	6	£.	1,815,918	9	6

*J. Hoare*, Chairman.  
*H. G. Hamilton*, Managing Director.  
*O. A. Smith*, Director.  
*L. Pole*, Director.  
*J. G. Priestley*, Actuary, Principal Officer.



# ROCK LIFE ASSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Rock Life Assurance Company, for the Year ending 31st December 1874.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	3,079,481	18	5	Claims under Policies (no portion Re-assured) -	165,983	-	10
Premiums (after deduction of Re-assurance Premiums) - - - - -	148,356	16	1	Surrenders - - - - -	8,146	17	3
Interest and Dividends - - - - -	137,524	1	6	Annuities - - - - -	108	16	1
Fines from Shareholders for non-assurance - - -	1,025	5	6	Commission - - - - -	5,123	16	1
Transfer and other Fees - - - - -	24	5	-	Expenses of Management - - - - -	9,141	17	9
Profit and Loss, balance on Valuation of Assets -	17,821	3	2	Dividends and Bonuses to Shareholders - - -	80,000	-	-
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	3,115,729	1	8
£.	3,384,293	9	8	£.	3,384,233	9	8

Robert Hudson, Chairman in rotation.  
 Sydney Laurence, } Directors.  
 Geo. P. Bidder, }  
 H. W. Porter, Actuary.

## SECOND SCHEDULE.

BALANCE SHEET of the Rock Life Assurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up, 100,000 <i>l.</i> , accumulated to - £.1,122,710	1	3		Mortgages on Property within the United Kingdom	1,478,800	-	-
Assurance Fund - - - - -	1,993,019	-	5	Loans on the Company's Policies - - - - -	59,118	4	-
Total Funds, as per First Schedule - - - - -	3,115,729	1	8	Loans on the Company's Shares - - - - -	36,267	10	-
Claims admitted but not paid - - - - -	25,789	2	6	Investments:			
Dividends and Bonuses to Shareholders - - - - -	4,737	9	6	In British Government Securities - - - - -	24,678	11	2
				Railway and other Debentures, and Debenture Stocks - - - - -	739,262	15	-
				Leasehold House Property - - - - -	7,150	10	8
				Corporation of London Bonds - - - - -	30,300	-	-
				Terminable Annuities - - - - -	338,289	3	3
				Shares of the Company purchased under "The Rock Life Assurance Act, 1864" - - -	341,236	10	-
				Agents' Balances - - - - -	11,265	19	7
				Outstanding Premiums - - - - -	11,906	14	2
				Ditto Interest - - - - -	45,205	7	3
				Ditto Fines from Shareholders - - - - -	123	15	-
				Cash:			
				On Deposit - - - - - £.15,000 - - -			
				In hand, and on Current Account - - - - -	12,650	13	7
£.	3,146,255	13	8		27,650	13	7
				£.	3,146,255	13	8

Robert Hudson, Chairman in rotation.  
 Sydney Laurence, } Directors.  
 Geo. P. Bidder, }  
 H. W. Porter, Actuary.

WESTERN COUNTIES AND LONDON MUTUAL LIFE ASSURANCE COMPANY.

FIRST SCHEDULE.

REVENUE ACCOUNT of the Western Counties and London Mutual Life Assurance Company, for the Year ending 31st January 1875.

1874-5.	£. s. d.	1874-5.	£. s. d.
Amount of Funds at the beginning of the Year	17,835 5 5	Claims under Life Policies	£. 4,184 1 6
		Do. Matured. Endowment Assu-	
		rances	31 15 3
Premiums	12,807 12 1		4,215 16 9
		Surrenders	230 12 7
Interest	636 18 11	Annuities	38 - -
		Commission	953 2 6
Other Receipts:		Expenses of Management:	
Rents of Offices	223 - -	Office Salaries	£. 1,203 16 10
		Directors' Fees	372 12 7
		Rents, Rates, and Taxes	405 17 9
		Medical Examination Fees	316 2 6
		Travelling Expenses	335 12 4
		Postage and Receipt Stamps	129 12 10
		Office Expenses	111 4 2
		Advertisements	86 18 4
		Policy Stamps	37 6 6
		Coal and Gas	33 - -
		Printing and Stationery	123 15 7
		Agency Extension District Ex-	
		penses	994 7 10
		Other Payments:	
		Written off Leasehold Pro-	
		perty	183 19 8
		Written off Office Furniture	46 4 8
		Repairs to Premises	18 10 10
			4,999 2 5
		Amount of Funds at the end of the Year, as per	
		Second Schedule	21,666 2 2
£.	31,502 16 5	£.	31,502 16 5

SECOND SCHEDULE.

BALANCE SHEET of the Western Counties and London Mutual Life Assurance Company, on the 31st January 1875.

LIABILITIES.	£. s. d.	A S S E T S.	£. s. d.
Assurance Fund	£. 21,666 2 2	Loan on Mortgage	75 - -
		Loans on the Company's Policies	451 3 3
Total Funds, as per First Schedule	21,666 2 2	Investments:	
Claims admitted but not paid*	775 - -	In Indian Government Securities	1,112 10 -
		In Colonial Government Securities:	
		Canada	1,627 10 -
		Victoria	2,245 - -
		New South Wales	1,071 5 -
		New Brunswick	1,107 10 -
		Queensland	1,117 10 -
		In Foreign Government Securities:	
		Russian	2,008 15 -
		In House Property	3,297 8 -
		Other Investments:	
		Life Policies	908 - 7
		Loans upon Personal Security	3,226 5 3
		Agents' Balances	1,346 1 -
		Outstanding Premiums	346 11 8
		Cash:	
		In hand and on Current Account	1,920 11 11
		Other Assets:	
		Office Furniture, Plymouth and London	414 - -
		Premiums on Loan	166 - 6
£.	22,441 2 2	£.	22,441 2 2

\* These items are included in the corresponding items in the Revenue Account.

Chas. F. Tubbs, Chairman.  
Wm. Clifton,  
Fras. A. Morrish, } Directors.  
Thos. J. W. Buckley, Secretary.

## CALEDONIAN INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Caledonian Insurance Company, for the Year ending 14th May 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance and Annuity Fund at the beginning of the Year - - - - -	468,727	19	8	Claims under Life Policies (after deduction of Re-assurances) - - - - -	48,047	12	6
Premiums - - - - - £. 54,018 16 2				Arrived at thus,—			
Less Re-assurance Premiums 4,707 15 6				Claims by Death, Sums Assured 38,599 9 -			
	49,311	-	8	Do. - Bonuses - 9,048 3 6			
Consideration for Annuities granted - - - - -	2,878	14	1	Claims by Survivance, Sums Assured 350 - -			
Interest and Dividends - - - - -	21,664	10	8	Do. - Bonuses - 50 - -			
Assignment Fees and Stamp recovered - - - - -	25	10	-		£. 48,047	12	6
Fines - - - - -	7	-	7	Surrenders - - - - -	1,570	2	3
Gain on Investments - - - - -	20,066	-	11	Annuities - - - - -	2,237	15	4
				Commission - - - - -	2,111	18	8
				Expenses of Management - - - - -	4,919	13	9
				Income Tax - - - - -	157	10	7
				Sum presented to late Manager on his retirement - - - - -	2,500	-	-
				Amount of Life Assurance and Annuity Fund at the end of the Year, as per Fourth Schedule - - - - -	501,136	3	6
£.	562,680	16	7	£.	562,680	16	7

## No. 2.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year, subject to Dividend and Bonus to Shareholders, as <i>per contra</i> - - - - -	163,000	-	-	Losses by Fire, after deduction of Re-insurances - - - - -	21,724	8	-
Premiums - - - - - £. 45,351 1 6				Expenses of Management - - - - -	5,503	3	4
Less Re-insurance Premiums - 9,447 11 10				Commission - - - - -	4,398	17	1
	35,903	9	8	Dividend and Bonus to Shareholders - - - - -	9,000	-	-
Interest and Dividends - - - - -	7,444	6	9	Income Tax - - - - -	54	18	7
Casualty and Feu Compositions - - - - -	32	16	6	Amount of Fire Insurance Funds at end of Year, as per Fourth Schedule, viz.:			
Transfer Fees - - - - -	3	15	-	Capital paid up - - - - - £. 30,000 - - -			
Balance at Credit of Fire Re-insurance Fund, now transferred to Reserve Premium Account - - - - -	5,010	7	1	Fire Guarantee Fund - - - - - 120,000 - - -			
				Fire Reserve Premium Account, subject to Dividend - - - - -	20,713	8	-
£.	211,394	15	-		170,713	8	-
				£.	211,394	15	-

## FOURTH SCHEDULE.

BALANCE SHEET of the Caledonian Insurance Company, on the 14th May 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 300,000 £., of which there is paid up - - - - -	30,000	-	-	Mortgages on Property within the United Kingdom - - - - -	300,991	3	8
Life Assurance and Annuity Fund - - - - -	501,136	3	6	Loans secured over Public Rates - - - - -	79,639	18	7
Fire Guarantee Fund - - - - -	120,000	-	-	Loans on Company's Life Policies - - - - -	26,079	11	3
Fire Reserve Premium Account, subject to Dividend - - - - -	20,713	8	-	Investments:			
Fund to meet Casualties under Feu-investments - - - - -	644	17	9	Railway and other Debentures and Debenture Stock - - - - -	31,364	-	1
Trust Funds in connection with Loans - - - - -	740	9	6	Railway Preference and Guaranteed Stock - - - - -	37,266	15	10
	673,234	18	9	Shares of the Caledonian Insurance Company, purchased and held under provisions in the Company's Act of Parliament, 9 Vict. c. xlv., s. 31 - - - - -	18,245	13	-
Claims under Life Policies admitted but not yet paid - - - - - £. 20,821 1 -				Landed Estate and Feu-duties - - - - -	109,443	16	6
Outstanding Fire Losses - - - - -	4,282	16	8	House Property - - - - -	43,643	5	9
Proprietors' Dividends outstanding 1,598 19 6				Reversions - - - - -	716	11	9
Solicitor's and Architect's Fees outstanding - - - - - 122 - 1				Life Interests - - - - -	1,802	-	-
Balances due by the Company in connection with Loans - - - - - 118 14 5				Loans on Life Interests and Reversions - - - - -	6,236	18	6
	26,943	11	8	Loans on Personal Security, with Life Policies and Company's Shares - - - - -	10,985	11	4
£.	700,178	10	5	Agents' Balances (Receipts in course of collection) - - - - -	10,876	5	6
				Outstanding Premiums - do. - - - - -	9,394	2	3
				Outstanding Interest - do. - - - - -	11,300	15	5
				Cash in hand and on Current Account - - - - -	1,089	19	2
				Office Furniture - - - - -	1,095	5	4
				Stamps - - - - -	6	16	6
				£.	700,178	10	5

Edinburgh, 30 June 1875.

E. C. Buller Elphinstone, Chairman.  
Charles J. Henderson, Director.  
Alexander Stevenson, Director.  
D. Deuchar, Manager.



# PELICAN LIFE INSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Pelican Life Insurance Company, for the Year ending 31st December 1874.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	1,279,572	1	6	Claims under Policies (after deduction of sums Re-assured) -	94,368	5	3
Premiums -	92,134	6	6	Surrenders -	3,350	5	1
Consideration for Annuities granted -	Nil.			Annuities -	863	17	2
Interest and Dividends -	54,121	12	2	Commission -	3,877	2	9
Other Receipts:				Expenses of Management -	7,212	7	4
Profit and Loss -	10,300	-	-	Dividends and Bonuses to Shareholders -	18,712	-	-
				Cash Bonuses to Policyholders -	457	12	1
				Repayment to Commissioners of National Debt, for amount of Annuities received in error, and costs	31,756	15	-
				Defalcation of the Company's late Accountant -	16,435	12	6
				Amount of Funds at the end of the Year, as per Second Schedule -	1,259,094	3	-
£.	1,436,128	-	2	£.	1,436,128	-	2

C. E. Goodheart, Chairman.

K. D. Hodgson, } Directors.

H. L. Holland, }

Robert C. Tucker, Principal Officer.

29 April 1875.

## SECOND SCHEDULE.

BALANCE SHEET of the Pelican Life Insurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - £. 159,639 15 2				Mortgages on Property within the United Kingdom	558,692	4	11
Assurance Fund - 1,093,491 6 8				Do. - do. - out of the United Kingdom	Nil.		
Annuity Fund - 5,963 1 2				Loans on the Company's Policies -	27,370	-	-
Other Funds -				Investments:			
Total Funds, as per First Schedule	1,259,094	3	-	In British Government Securities -	216,993	15	-
Claims admitted but not paid - 18,112 2 8				„ Indian and Colonial Government Securities -	79,565	-	-
Other sums owing by the Company—Dividends unpaid - 248 - -				„ Foreign Government Securities -	41,839	10	-
				„ Railway and other Debentures and Debenture Stocks -	216,266	7	8
				Do. do. Shares (Preference and Ordinary) -	12,285	10	6
				House Property (Freehold) -	30,009	9	10
				Other Investments:			
				Life Interests -	2,500	-	-
				Loans under Private Drainage Act -	456	15	1
				Loans upon Personal Security -	32,146	11	5
				Agents' Balances -	4,203	15	8
				Outstanding Premiums - £. 5,299 10 2			
				Do. - Interest - 877 6 1			
					6,176	16	3
				Interest accrued, not due -	9,126	6	6
				Cash:			
				On Deposit - £. 30,000 -			
				In hand and on Current Account - 9,145 6 7			
					39,145	6	7
				Other Assets:			
				Reversions -	676	16	3
£.	1,277,454	5	8	£.	1,277,454	5	8

C. E. Goodheart, Chairman.

K. D. Hodgson, } Directors.

H. L. Holland, }

Robert C. Tucker, Principal Officer.

29 April 1875.

## CLERGY MUTUAL ASSURANCE SOCIETY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Clergy Mutual Assurance Society, for the Year ending 31st May 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year -	2,133,953	11	3	Claims under Policies, viz.:-							
Premiums, viz.:-				Life Assurances -	125,860	-	-				
On Life Assurances -	173,176	14	5	Endowments -	2,232	7	6		128,152	7	6
On Endowments -	2,381	13	-								
On Deferred and Educational Annuities -	715	13	4	Surrenders:-							
	176,274	-	9	Life Assurances -	2,085	17	1				
Interest and dividends -	-	-	-	Endowments -	184	9	7				
Fines on renewal premiums -	-	-	-	Educational Annuity -	9	9	2				
	176	8	6						2,879	15	10
				266,139	11	4			2,371	-	-
				Annuitants (Deferred and Educational) -	-	-	-				
				Advertisements, stationery, printing, policy stamps, directors' and medical fees, law charges, rent, rates, taxes, salaries, and other expenses of management -	-	-	-		8,519	-	3
				Income Tax on profits -	-	-	-		26	7	7
				Reductions in premiums made by bonus in every fifth year from 1836 to 1871 inclusive.	-	-	-		39,599	16	7
				Amount transferred to Sickness Assurance Account -	-	-	-		492	-	1
				Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule -	-	-	-		2,223,056	4	9
TOTAL - - - £.	2,405,096	12	7	TOTAL - - - £.	2,405,096	12	7				

John Jennings, Chairman.  
R. Few, Deputy Chairman.  
William Stone, Director.  
Stewart Helder, Actuary.

## No. 2.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Sickness Assurance Fund at the beginning of the year, viz.:-				Allowances during Sickness, viz.:-							
(No. 1.) Funds belonging to policies effected before the 9th August 1870, date of Life Assurance Companies Act -	168	15	8	On account of No. 1 Fund -	1,017	4	-				
(No. 2.) Funds belonging to policies effected after that date -	99	3	3	No. 2 Fund -	28	-	-		1,055	4	-
				Surrenders (No. 1 Fund) -	-	-	-		62	3	-
Premiums (No. 1 Fund) -	418	9	2	Amount of Funds (No. 2) at the end of the year -	-	-	-		107	14	9
Do. (No. 2 Fund) -	48	-	4								
	461	9	6								
Interest (No. 2 Fund) -	3	11	2								
Fines (No. 1 Fund) -	-	2	1								
	465	2	9								
Amount transferred from Life Assurance Fund, being amount required in the year for Fund No. 1 -	492	-	1								
TOTAL - - - £.	1,225	1	9	TOTAL - - - £.	1,225	1	9				

John Jennings, Chairman.  
R. Few, Deputy Chairman.  
William Stone, Director.  
Stewart Helder, Actuary.

## FOURTH SCHEDULE.

BALANCE SHEET of the Clergy Mutual Assurance Society on 31st May 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Guarantee Fund (being old subscriptions held in reserve) -	5,182	18	4	Mortgages on property within the United Kingdom:-			
Life Assurance Fund -	2,223,056	4	9	Freehold estates -	1,113,075	-	4
Sickness Assurance Fund, No. 2 -	107	14	9	Long leaseholds in the City of London -	33,700	-	-
	2,228,346	17	10	Life interests, with policies and reversions secured by real estate and funded property	81,319	5	6
Claims admitted and announced, but not paid -	37,421	-	-	Parochial and other rates under Acts of Parliament -	415,806	6	2
				Loans on the Society's policies within the surrender value -	175,260	-	-
				Loans of one-fifth premiums -	14,107	15	3
				Investments:-			
				In British Government Securities -	£. 60,000		
				In Railway Debentures and Debenture Stock -	152,200		
				In Chartered Gas Company's Debentures and Debenture Stock -	142,500		
				In Water Works Companies' Debentures and Debenture Stock -	48,900		
				Outstanding premiums -	7,823	5	2
				Do. Interest -	5,769	15	3
				Cash:-			
				Current account at Coutts & Co., per their certificate -	11,759	4	7
				In hands of Secretary -	126	10	4
				Policy stamps in hand -			
TOTAL - - - £.	2,265,767	17	10	TOTAL - - - £.	2,265,767	17	10

John Jennings, Chairman.  
R. Few, Deputy Chairman.  
William Stone, Director.  
Stewart Helder, Actuary.

## SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Scottish Amicable Life Assurance Society, for the Year ending 31st December 1874.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year, as per last published Report	1,539,466	9	7	Claims (after deduction of Sums Re-assured):			
Premiums (after deduction of Re-assurances)	166,743	18	10	By death - - - -	£. 141,339	7	5
Consideration for Annuities granted	3,274	8	2	By survivorship - - - -	5,339	19	-
Interest and Dividends - - - £. 66,460	14	7					
Rents of Property - - - - 5,865	8	2		Surrenders - - - - -		146,679	6
	72,126	2	9	Annuities - - - - -		6,649	10
Profit on Investments, and Increased Value of Securities - - - - -	49,829	3	7	Commission - - - - -		7,369	14
Office Fees - - - - -	66	5	-	Expenses of Management (including the Rents of the various Offices occupied by the Society) -		5,806	1
				Income Tax - - - - -		13,239	12
				Net amount of Funds at the end of the Year, as per Second Schedule - - - - -		558	11
	£. 1,831,506	7	11			1,651,203	11
						£. 1,831,506	7

Examined and found correct,  
F. Wyllie Guild, Auditor.

Wm. Smith, jun., Chairman.  
Tho. Hill, Director.  
Wm Crawford, Director.  
F. Stott, Manager.

## SECOND SCHEDULE.

BALANCE SHEET of the Scottish Amicable Life Assurance Society, on 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund - - - -	1,551,203	11	2	Mortgages:			
Guarantee Fund - - - - -	100,000	-	-	On Property in the United Kingdom - - -	578,354	5	9
Net Funds, as per First Schedule - -	1,651,203	11	2	On Property out of the United Kingdom (nil)	-	-	-
Claims under Policies admitted or intimated, but not paid - - - - -	81,209	9	11	Loans:			
Premiums prepaid - - - - -	77	8	6	On the Society's Policies - - - - -	105,101	-	3
Annuity due, but not paid - - - - -	10	17	8	On Life Rents and Reversions - - - - -	29,544	17	8
Bills payable - - - - -	195	-	-	Under Drainage and Public Health Acts -	10,959	17	9
At Credit of Agents - - - - -	163	9	9	On Personal Security (nil) - - - - -	-	-	-
				Investments:			
				British Government Securities - - - -	2,515	2	9
				Canadian Government Securities - - - -	30,837	6	5
				Railway and other Debentures, and Debenture Stocks - - - - -	44,200	-	-
				Railway Shares, Preference and Guaranteed -	457,874	5	-
				House Property - - - - -	169,700	-	-
				Glasgow Corporation Water Annuities - -	27,471	12	-
				Ground Rents and Feu-duties - - - -	205,755	18	8
				Life Interests and Reversions Purchased -	3,594	5	4
				Agents' Balances (nil) - - - - -	-	-	-
				Policy Stamps - - - - -	65	12	-
				Outstanding Premiums * - - - - -	27,058	2	6
				Outstanding Interest, and Interest current from last payment * - - - - -	23,139	3	7
				Cash in Bank:			
				On Deposit - - - - - £. 10,000			
				Current Account - - - - - 6,688	7	4	
					16,688	7	4
£. 1,732,859	17	-	-				

\* Since accounted for.

Examined and found correct,  
F. Wyllie Guild, Auditor.

Wm. Smith, jun., Chairman.  
Tho. Hill, Director.  
Wm. Crawford, Director.  
F. Stott, Manager.



SCOTTISH AMICABLE LIFE ASSURANCE COMPANY—*continued.*

## THIRD AND FOURTH SCHEDULES.

(These Schedules are not applicable to the Scottish Amicable, which is a purely Life Office.)

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Scottish Amicable Life Assurance Society, made by the Manager and Actuary.

## I.

The valuation has been made as at 31st December 1874.

## II.

The principles of valuation and distribution of profits among the Policyholders are fixed by the Deed of Constitution, and subsequent amendments agreed to at general meetings. In accordance therewith an account of the whole funds and debts of the Society falls to be taken every Seven years, and if, upon comparing the funds in possession with the debts and value of the sums and annuities which may become due under the Policies, it appears that a surplus of not less than 100,000 £. has arisen, then such surplus shall be divided among the Policyholders entitled to participation. That a Guarantee Fund shall be formed, commencing at 40,000 £., to be increased by at least 10,000 £. at each septennial investigation, until it amounts to 100,000 £., "which sum at least shall be reserved at all allocations thereafter." The additions are allocated by the General Committee of Management at a rate per centum per annum on the original Assurance and on any previous additions thereto. No additions, however, are payable on Policies which emerge within five years of their issue. The General Committee are also empowered, on a report by the Manager showing a surplus on the current business, to order payment out of that surplus, of an interim bonus to Policies emerging between investigations, at a rate not exceeding that declared at the previous investigation.

At this investigation Whole Life Policies were valued in groups of ages ascertained from years of birth; but all other Policies were valued singly. In both cases as well as in the case of extra premiums, due provision was made for the period unexpired from 31st December till dates when next premiums are due. Additions to the values deduced from the tables mentioned below being made where the lives reside in tropical climates, to cover possible deterioration.

## III.

The mortality tables used in the Valuation have been—for single lives, the English Life Table (No. 1, Males); for joint lives, the Carlisle Table; and for the bonus additions, the Northampton Table.

## IV.

The rate of interest assumed in the calculations is 4 per cent.

## V.

The whole of the loading on the premiums has been reserved as a provision for future additions and expenses.

## VI.

CONSOLIDATED REVENUE ACCOUNT for the Seven Years, 1868 to 1874 inclusive.

	£.	s.	d.		£.	s.	d.
Amount of Funds as at 31st December 1867	1,248,593	15	4	Claims under Policies by Death	886,987	-	6
Less Value of Re-assurances and Sums due for Claims, &c.	93,800	-	-	" " Survivance	36,137	10	6
	1,154,793	15	4		873,124	11	-
Premiums after deduction of Re-assurances	1,095,644	10	5	Surrenders	69,444	18	-
Consideration for Annuities granted	27,573	14	9	Annuities	39,046	11	4
Interest and Dividends, £. 401,889 17 7				Commission	37,397	6	6
Rents	33,156	8	7	Expenses of Management	86,894	11	3
	495,046	6	2	Income Tax	6,174	16	6
Office Fees	398	15	6	Net Amount of the Funds, as per Second Schedule	1,651,203	11	2
Profit on Investments and Increase in Value of Securities	49,829	3	7		£. 2,763,286	5	9
£.	2,763,286	5	9				

## SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

## VII.

SUMMARY and VALUATION of the Policies as at 31st December 1874.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF POLICIES FOR VALUATION.			VALUATION BY TABLES (See "III.") 4 PER CENT. INTEREST.		
	Number of Policies.	Sums Assured, and Bonus.	Office Yearly Premiums.	Sums Assured, and Bonus.	Yearly Premiums.	Net Liability.
ASSURANCES.						
I. WITH PARTICIPATION IN PROFITS :						
Whole Term of Life, Single Lives	11,084	5,242,627 2 2	142,127 5 1			1,200,084·655
Joint Lives	126	57,626 12 11	2,391 11 8			13,990·349
Longest Liver	5	6,284 10 10	68 - 4			1,066·621
Extra Premiums	-	- - -	1,085 6 -			596·915
TOTAL, with Profits	11,215	5,306,538 5 11	145,672 3 1			1,215,738·540
II. WITHOUT PARTICIPATION IN PROFITS :						
Whole Term of Life, Single Lives	405	354,815 1 -	12,094 2 5	Not ascertained in all cases; the Net Liability being ob- tained by direct methods.		71,088·482
Temporary Assurances	111	123,375 - -	2,092 2 9			1,262·676
Endowment Assurances	898	216,899 16 -	8,371 18 3			71,099·566
Endowments	173	34,894 11 -	1,422 2 7			18,596·538
Joint Lives	12	12,160 18 -	610 5 8			2,726·184
Temporary Assurance	1	2,000 - -	67 1 8			36·895
Endowment Assurance	1	200 - -	12 7 10			77·714
Longest Liver	20	20,779 18 -	287 10 5			3,040·111
Survivorship Assurances	22	29,518 6 8	365 6 9			1,863·157
Extra Premiums	-	- - -	181 5 -			99·687
TOTAL, without Profits	1,643	794,643 10 8	25,504 3 4			169,891·010
TOTAL Assurances	12,858	6,101,181 16 7	171,176 6 5			1,385,629·550
Deduct Re-assurances	-	193,890 12 -	5,892 9 8			41,734·084
NET ASSURANCES	12,858	5,907,291 4 7	165,283 16 9			1,343,895·466
ANNUITIES.						
Immediate	151	5,831 2 1	- - -			38,463·110
Contingent	13	502 10 6	109 15 1			752·902
Deferred Temporary	1	100 - -	18 5 -			48·732
TOTAL Annuities	165	6,433 12 7	128 - 1			39,264·744
TOTAL of the Results	13,023	- - -	165,411 16 10			1,383,160·210

## VALUATION BALANCE SHEET.

	£. s. d.		£. s. d.
To Net Liability, as per Statement above	1,383,160 4 2	By Net Funds, as per Schedule II. -	1,651,203 11 2
„ Guarantee Fund, as at 31st December 1867 - - £. 61,147 8 2			
„ Balance - - 206,895 18 10			
„ Surplus - - - - -	268,043 7 -		
	£. 1,651,203 11 2		£. 1,651,203 11 2

## SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

## VIII.

Every Policy which has been one full year in force at the date of division receives an allocation of bonus; but, as mentioned above, no bonus is payable on Policies which emerge within five years of their issue.

## IX.

The total profit made during the Septennium is 228,631 £. 17 s. 9 d., which has been appropriated as follows:—

Interim Bonus paid on Policies which emerged	- - - - -	£. s. d.
		21,735 18 11
Value of the additions now made to participating Policies, 6,222 in number, for 2,994,021 £. 8 s. 2 d.	£. 155,813 6 -	
Balance applied to closing Guarantee Fund and to the account for Prospective Additions	51,082 12 10	
		206,895 18 10
		£. 228,631 17 9

The following are specimens of additions allocated to Policies of 100 £. on which the previous additions had not been surrendered:—

## BONUS FOR ALL AGES.

5 Year's Duration.	10 Year's Duration.	15 Year's Duration.	20 Years' Duration.	25 Years' Duration.	30 Years' Duration.	35 Years' Duration.	40 Years' Duration.	45 Years' Duration.	48 Years' Duration.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
7 10 -	10 19 5	11 16 1	12 16 4	13 18 8	15 4 -	16 13 3	17 18 3	19 10 4	20 6 11

A policyholder is entitled to surrender the additions for a cash payment, or to reduce the premiums for a term of years, or for life, at rates varying with age.

The following examples show how 10 £. of additions may be surrendered:—

Age next Birthday.	For Cash.	DEDUCTION FROM ANNUAL PREMIUMS.		
		For 5 Years.	For 7 Years.	For Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
30 - - - -	3 17 6	- 17 -	- 12 9	- 4 4
40 - - - -	4 9 5	- 19 9	- 16 9	- 5 7
50 - - - -	5 4 -	1 3 2	- 17 6	- 7 7
60 - - - -	6 - 10	1 7 8	1 1 3	- 11 4
70 - - - -	7 1 1	1 14 7	1 7 3	- 18 7

Wm. Smith, jun., Chairman.  
Tho. Hill, Director.  
Wm. Crawford, Director.  
J. Stott, Manager and Actuary.



SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

APPENDIX showing the Values of the Reversions and Premiums (so far as ascertained), in explanation of Answer to Question VII. in "Fifth Schedule."

	Value of Sums Assured, and Bonus.	Value of Future Premiums.	Net Liability.
	£.	£.	£.
<b>I. ASSURANCES WITH PARTICIPATIONS:</b>			
Whole term, single lives, non-hazardous	2,342,985·570	1,220,978·013	1,122,007·557
Joint lives	33,392·271	19,401·922	13,990·349
Longest liver	1,742·962	676·341	1,066·621
	2,378,120·803	1,241,056·276	1,137,064·527
Add, not shown separately—			
Whole term, single lives, hazardous	-	-	78,077·098
And extra premiums	-	-	596·915
With Profits	2,378,120·803	1,241,056·276	1,215,738·540
<b>II. ASSURANCES WITHOUT PARTICIPATION:</b>			
Whole term, single lives	196,520·673	125,432·191	71,088·482
Endowments do.	26,836·176	8,239·638	18,596·538
Joint lives	7,155·833	4,429·149	2,726·184
Do. Temporary assurance	117·980	81·085	36·895
Do. Endowment assurance	146·206	68·492	77·714
	230,776·368	138,250·555	92,525·813
Add, not shown separately—			
Temporary assurances, single lives	-	-	1,262·676
Endowment assurances do.	-	-	71,099·566
Longest liver	-	-	3,040·111
Survivorship assurances	-	-	1,863·157
And extra premiums	-	-	99·687
Without Profits	230,776·368	138,250·555	169,891·010
TOTAL Assurances as per Summary and Valuation on page 5 of the society's printed returns to the Board of Trade	2,608,897·171	1,379,306·831	1,385,629·550

Scottish Amicable Life Assurance Office,  
Glasgow, June 1875.

Certified by  
J. Stott, Manager and Actuary.

## SIXTH SCHEDULE.

STATEMENT of the Life Assurance and Annuity Business of the Scottish Amicable Life Assurance Society on the 31st December 1874, being the date of its Seventh Septennial Investigation.

## I.

PUBLISHED TABLES of PREMIUMS for Assurances for the whole Term of Life.

ANNUAL PREMIUMS.				ANNUAL PREMIUMS.			
Age next Birthday.	With Additions.	Minimum Scale.	Without Additions.	Age next Birthday.	With Additions.	Minimum Scale.	Without Additions.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
15 -	1 16 11	1 4 2	1 9 4	38 -	3 2 11	2 6 4	2 13 -
16 -	1 18 -	1 5 1	1 10 3	39 -	3 4 5	2 7 11	2 14 5
17 -	1 19 -	1 5 11	1 11 3	40 -	3 6 3	2 9 7	2 16 -
18 -	2 - 1	1 6 10	1 12 6	41 -	3 8 2	2 11 4	2 17 10
19 -	2 1 1	1 7 8	1 13 2	42 -	3 10 -	2 13 -	2 19 7
20 -	2 2 1	1 8 6	1 14 1	43 -	3 12 -	2 14 10	3 1 6
21 -	2 3 -	1 9 3	1 14 11	44 -	3 14 1	2 16 9	3 3 6
22 -	2 3 10	1 9 11	1 15 8	45 -	3 16 3	2 18 8	3 5 6
23 -	2 4 8	1 10 7	1 16 5	46 -	3 18 6	3 - 9	3 7 8
24 -	2 5 6	1 11 3	1 17 2	47 -	4 1 -	3 3 1	3 10 1
25 -	2 6 5	1 12 -	1 17 11	48 -	4 3 6	3 5 5	3 12 9
26 -	2 7 5	1 12 10	1 18 9	49 -	4 6 3	3 8 1	3 16 -
27 -	2 8 5	1 13 8	1 19 8	50 -	4 9 1	3 10 9	3 19 4
28 -	2 9 6	1 14 5	2 - 8	51 -	4 12 -	3 13 7	4 2 8
29 -	2 10 7	1 15 5	2 1 8	52 -	4 15 -	3 16 3	4 6 8
30 -	2 11 9	1 16 7	2 2 7	53 -	4 18 2	3 19 6	4 10 4
31 -	2 12 11	1 17 7	2 3 8	54 -	5 1 6	4 2 9	4 14 2
32 -	2 14 2	1 18 8	2 4 10	55 -	5 5 1	4 6 4	4 18 -
33 -	2 15 5	1 19 9	2 6 -	56 -	5 8 10	4 10 -	5 1 11
34 -	2 16 9	2 - 11	2 7 3	57 -	5 12 11	4 14 -	5 6 5
35 -	2 18 2	2 2 2	2 8 6	58 -	5 17 1	4 18 1	5 11 1
36 -	2 19 8	2 3 6	2 9 11	59 -	6 1 7	5 2 6	5 16 -
37 -	3 1 2	2 4 10	2 11 4	60 -	6 6 4	5 7 2	6 1 10

Note.—The minimum premium system of the Scottish Amicable is based on an assumed bonus rate of one and-a-half per cent. per annum, applied in reduction of the ordinary participation premiums.

## SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

## II. and III.

TOTAL AMOUNT Assured for the Whole Term, and for each Year of Life, from the Youngest to the Oldest Ages, with the corresponding Premiums, Ordinary and Extra, receivable Annually thereon.

Between the Ages of	WITH ADDITIONS.				WITHOUT ADDITIONS.			
	Sums Assured.		Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Sums Assured.	Ordinary Premiums.	Extra Premiums.
	£.	s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15 and 16	1,000	- -	-	18 15 5	-	-	-	-
16 " 17	1,300	- -	-	22 15 11	-	-	-	-
17 " 18	1,100	- -	-	16 3 -	-	-	-	-
18 " 19	1,400	- -	-	29 - 3	-	-	-	-
19 " 20	4,400	- -	-	71 7 11	-	-	-	-
20 " 21	4,750	- -	-	94 12 6	-	-	-	-
21 " 22	9,825	- -	-	184 8 7	10 - -	-	-	-
22 " 23	13,200	- -	-	259 14 1	-	-	-	-
23 " 24	26,125	- -	4 10 -	538 14 1	-	-	-	-
24 " 25	19,100	- -	1 10 -	407 10 -	-	-	-	-
25 " 26	39,650	- -	21 - -	792 7 10	29 5 -	2,100	26 9 2	-
26 " 27	35,050	- -	6 - -	819 6 7	-	2,700	53 2 7	-
27 " 28	48,370	- -	83 5 -	1,029 5 9	20 - -	1,300	37 13 7	-
28 " 29	44,358	- -	56 18 4	984 11 5	7 10 -	1,100	22 16 -	-
29 " 30	72,700	- -	19 10 -	1,534 17 10	3 - -	11,000	294 4 3	-
30 " 31	79,908	- -	478 7 6	1,746 12 2	38 5 -	2,700	66 13 6	-
31 " 32	111,300	- -	149 7 4	2,512 5 5	62 5 -	200	6 13 4	-
32 " 33	104,675	- -	643 7 3	2,429 14 1	42 10 -	2,000	23 4 2	-
33 " 34	110,558	- -	779 3 11	2,898 4 8	40 - -	5,800	131 - -	-
34 " 35	117,989 19 -	-	1,010 7 1	2,790 10 5	15 - -	4,300	98 19 9	-
35 " 36	110,557 10 -	-	884 14 6	2,553 19 11	45 - -	9,200	175 19 2	-
36 " 37	114,274 19 -	-	1,078 18 -	2,782 13 -	57 10 -	500	14 5 6	-
37 " 38	113,920	- -	2,216 4 11	2,859 5 7	78 8 9	800	27 5 -	-
38 " 39	119,900	- -	1,405 8 -	3,004 4 3	77 17 8	9,300	241 16 5	31 5 -
39 " 40	117,550	- -	2,039 5 9	2,948 14 2	21 10 -	1,100	36 1 8	-
40 " 41	141,381 9 -	-	2,756 12 -	3,619 5 3	46 5 -	14,200	445 1 10	25 - -
41 " 42	144,219 6 2	-	3,692 14 3	3,829 1 9	49 2 -	2,150	42 8 6	-
42 " 43	137,938	- -	4,300 13 2	3,647 3 1	2 7 6	6,550	145 12 2	100 - -
43 " 44	136,999 19 -	-	5,376 11 7	3,267 12 4	8 15 -	5,650	134 3 4	-
44 " 45	147,029 18 -	-	7,098 2 2	4,261 9 4	13 10 -	4,700	97 6 6	-
45 " 46	137,199 11 -	-	6,565 5 -	3,660 11 4	26 - -	9,200	237 18 7	-
46 " 47	126,730 8 6	-	5,460 2 9	3,488 8 11	-	31,000	1,034 16 2	-
47 " 48	125,349 10 -	-	8,427 15 1	3,404 - -	18 - -	13,850	417 7 9	11 - -
48 " 49	170,244 12 -	-	12,469 18 1	4,775 12 10	42 15 -	24,699 18 -	692 18 3	-
49 " 50	150,648 16 -	-	11,210 10 5	4,417 10 5	1 - -	4,049 19 -	151 17 -	-
50 " 51	190,746 10 -	-	14,173 9 9	5,331 5 9	-	8,100	198 11 7	-
51 " 52	147,130 11 -	-	10,388 9 5	4,691 6 7	70 1 -	10,699 19 -	352 8 7	-
52 " 53	122,049 3 -	-	10,965 4 5	3,888 14 4	-	9,300	240 9 6	-
53 " 54	150,999 5 -	-	12,509 5 3	4,813 10 5	22 10 -	12,069 19 -	242 19 8	-
54 " 55	130,957 4 -	-	10,934 3 11	4,008 15 5	-	18,200	670 3 3	-
55 " 56	103,761 15 -	-	13,136 16 6	3,224 16 10	50 4 1	10,499 18 -	476 19 9	-
56 " 57	103,448 3 -	-	7,348 19 6	3,314 14 4	4 - -	7,270 19 -	266 13 11	-
57 " 58	121,197 5 -	-	14,807 19 9	3,870 7 2	-	2,799 19 -	380 19 11	-
58 " 59	102,061 13 8	-	11,600 1 11	3,404 16 8	40 - -	3,149 17 -	71 19 5	-
59 " 60	99,384 4 -	-	11,924 6 -	3,403 4 3	-	7,810	258 5 4	-
60 " 61	81,157 5 5	-	8,157 1 10	2,972 15 10	-	18,250	960 7 7	-
61 " 62	84,849 7 -	-	12,294 18 1	3,066 7 6	31 5 -	14,549 18 -	737 11 9	-
62 " 63	61,920 16 -	-	9,855 10 7	2,117 1 -	-	4,749 19 -	235 9 4	-
63 " 64	72,329 7 -	-	11,264 3 11	2,914 4 10	-	9,599 19 -	501 11 9	-
64 " 65	76,909 4 -	-	8,644 19 11	3,321 18 -	10 - -	14,218 19 -	673 12 9	-
65 " 66	60,211 16 -	-	11,557 17 4	2,444 16 9	-	1,150	48 1 6	-
66 " 67	37,623 18 -	-	5,862 2 5	1,539 7 8	-	4,299 19 -	125 8 4	-
67 " 68	55,849 10 -	-	14,499 1 11	1,931 17 9	-	1,999 19 -	96 3 4	-
68 " 69	32,891 7 -	-	6,842 19 4	1,244 16 5	-	1,840	56 15 11	-
69 " 70	30,203 17 -	-	8,082 11 -	1,136 16 1	1 - -	800	28 5 8	-
70 " 71	25,060 1 1	-	4,323 5 5	1,148 9 11	-	1,356	46 6 7	-
71 " 72	32,409 13 -	-	8,412 4 9	1,324 17 1	-	100	3 19 1	-
72 " 73	15,499 16 -	-	4,057 14 8	675 17 7	-	1,500	41 2 8	-
73 " 74	12,874 16 -	-	2,857 19 10	625 1 -	-	-	-	-
74 " 75	26,129 18 -	-	3,865 6 7	992 12 3	-	4,650	187 14 8	-
75 " 76	15,048 14 -	-	4,203 9 3	649 18 4	-	800	91 6 4	-
76 " 77	14,895 1 7	-	6,188 13 -	616 16 8	100 - -	-	-	-
77 " 78	9,349 19 -	-	3,608 13 11	388 18 5	-	2,000	189 12 6	-
78 " 79	14,549 19 -	-	7,180 10 4	479 8 3	-	400	25 2 -	-
79 " 80	5,898 19 -	-	2,077 9 8	273 11 4	-	100	5 6 5	-
80 " 81	1,120 - -	-	567 15 11	48 11 11	-	100	5 1 11	-
81 " 82	3,996 6 6	-	1,478 13 1	148 5 6	- 10 -	500	31 12 6	-
82 " 83	3,200 - -	-	1,658 6 3	147 1 5	-	-	-	-
83 " 84	160 - -	-	42 15 10	10 18 5	-	-	-	-
84 " 85	- - -	-	- - -	- - -	-	100	6 18 6	-
85 " 86	1,090 18 -	-	399 14 6	70 18 3	-	50	3 12 6	-
86 " 87	700 - -	-	312 18 8	25 3 4	-	1,650	77 13 9	-
87 " 88	300 - -	-	151 2 -	16 3 9	-	-	-	-
93 " 94	400 - -	-	122 3 9	43 4 -	-	-	-	-
TOTAL - - £.	4,898,027 19 11	-	344,509 2 3	142,127 5 1	1,085 6 -	354,815 1 -	12,094 2 5	167 5 -

## SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

Re-Assurances corresponding to the foregoing Statement of Sums Assured for the Whole Term of Life.

Between the Ages of	WITH ADDITIONS.			WITHOUT ADDITIONS.			Between the Ages of
	Sums Assured.	Bonus.	Ordinary Premiums.	Sums Assured.	Ordinary Premiums.	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
nd 24 - - -	1,500 - -	- - -	31 15 -	- - -	- - -	- - -	23 and 24
" 27 - - -	- - -	- - -	- - -	1,000 - -	23 12 6	- - -	26 " 27
" 28 - - -	- - -	- - -	- - -	500 - -	11 16 3	- - -	27 " 28
" 30 - - -	- - -	- - -	- - -	3,000 - -	68 9 2	- - -	29 " 30
" 31 - - -	- - -	- - -	- - -	1,000 - -	25 11 8	- - -	30 " 31
" 36 - - -	- - -	- - -	- - -	4,000 - -	94 10 -	- - -	35 " 36
" 39 - - -	- - -	- - -	- - -	5,500 - -	150 6 3	- - -	38 " 39
" 40 - - -	- - -	- - -	- - -	1,000 - -	36 1 8	- - -	39 " 40
" 41 - - -	- - -	- - -	- - -	4,000 - -	152 13 4	- - -	40 " 41
" 42 - - -	5,000 - -	- - -	165 12 6	- - -	- - -	- - -	41 " 42
" 43 - - -	- - -	- - -	- - -	2,500 - -	60 12 6	50 - -	42 " 43
" 45 - - -	3,000 - -	660 16 7	68 3 4	- - -	- - -	- - -	44 " 45
" 46 - - -	- - -	- - -	- - -	4,000 - -	158 10 -	- - -	45 " 46
" 47 - - -	1,500 - -	- - -	88 10 -	17,500 - -	603 6 8	- - -	46 " 47
" 48 - - -	500 - -	147 10 -	12 13 4	3,000 - -	141 - -	- - -	47 " 48
" 49 - - -	- - -	- - -	- - -	6,500 - -	191 19 2	- - -	48 " 49
" 50 - - -	1,000 - -	- - -	19 19 2	500 - -	18 - 10	- - -	49 " 50
" 51 - - -	500 - -	137 10 -	12 18 9	- - -	- - -	- - -	50 " 51
" 52 - - -	- - -	- - -	- - -	1,000 - -	20 7 6	- - -	51 " 52
" 53 - - -	150 - -	40 12 8	4 11 5	400 - -	10 8 8	- - -	52 " 53
" 54 - - -	- - -	- - -	- - -	3,500 - -	127 8 4	- - -	53 " 54
" 55 - - -	2,000 - -	541 15 10	55 8 4	- - -	- - -	- - -	54 " 55
" 56 - - -	1,000 - -	623 2 7	21 9 2	203 - -	- - -	- - -	55 " 56
" 57 - - -	- - -	- - -	- - -	- - -	- - -	- - -	56 " 57
" 58 - - -	4,500 - -	1,399 - -	122 4 10	2,000 - -	46 8 4	- - -	57 " 58
" 59 - - -	7,000 - -	4,055 10 8	189 19 4	1,500 - -	29 15 -	- - -	58 " 59
" 60 - - -	2,500 - -	385 17 -	86 13 4	1,999 19 -	88 11 8	- - -	59 " 60
" 61 - - -	3,500 - -	772 - -	124 13 9	4,500 - -	245 17 6	- - -	60 " 61
" 62 - - -	- - -	- - -	- - -	5,500 - -	367 7 11	- - -	61 " 62
" 63 - - -	- - -	- - -	- - -	3,300 - -	156 18 1	- - -	62 " 63
" 64 - - -	1,000 - -	453 17 1	25 9 2	- - -	- - -	- - -	63 " 64
" 65 - - -	2,000 - -	554 19 5	48 15 10	5,000 - -	362 10 -	- - -	64 " 65
" 66 - - -	4,000 - -	1,438 12 6	134 3 4	- - -	- - -	- - -	65 " 66
" 67 - - -	1,000 - -	183 10 -	41 9 4	1,000 - -	25 6 8	- - -	66 " 67
" 68 - - -	1,900 - -	727 - 5	73 10 7	750 - -	23 16 3	- - -	67 " 68
" 69 - - -	- - -	- - -	- - -	1,000 - -	25 6 8	- - -	68 " 69
" 70 - - -	- - -	- - -	- - -	1,500 - -	46 16 3	- - -	69 " 70
" 72 - - -	2,000 - -	961 14 8	59 6 8	500 - -	18 7 11	- - -	71 " 72
" 73 - - -	3,000 - -	816 16 3	125 15 -	- - -	- - -	- - -	72 " 73
" 75 - - -	- - -	- - -	- - -	500 - -	- - -	- - -	74 " 75
" 76 - - -	- - -	- - -	- - -	1,000 - -	32 15 -	- - -	75 " 76
" 77 - - -	- - -	- - -	- - -	2,000 - -	68 7 1	40 - -	76 " 77
TOTAL - - - £.	48,550 - -	13,900 5 8	1,513 2 2	91,152 19 -	3,432 18 10	90 - -	

IV. V. &amp; VI.—TOTAL AMOUNT Assured under Classes, other than the Whole Term of Life, with the Premiums and Re-Assurances corresponding thereto.

CLASS.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.	RE-ASSURANCES.			
						Sums Assured.	Bonus.	Ordinary Premiums.	Premiums Paid.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
With Additions:									
Joint Lives - -	54,127 14 -	3,498 18 11	2,391 11 8	- - -	26,821 12 3	1,499 19 -	143 14 8	72 14 2	621 6 8
Longest Liver -	5,399 19 -	884 11 10	68 - 4	- - -	1,392 7 8	499 19 -	143 14 8	9 6 3	204 17 6
TOTAL - - - £.	59,527 13 -	4,383 10 9	2,459 12 -	- - -	28,213 19 11	1,999 18 -	287 9 4	82 - 5	826 4 2
Without Additions:									
Temporary Assurances -	123,375 - -	- - -	2,092 2 9	- - -	6,506 5 2	26,500 - -	- - -	506 7 5	1,382 11 8
Endowment Assurances -	216,899 16 -	- - -	8,371 18 3	14 - -	79,505 5 4	500 - -	- - -	25 - -	75 - -
Endowments -	34,894 11 -	- - -	1,422 2 7	- - -	13,078 2 2	- - -	- - -	- - -	- - -
Joint Lives -	12,160 18 -	- - -	610 5 8	- - -	6,155 14 11	2,000 - -	- - -	110 - -	770 - -
" Temporary -	2,000 - -	- - -	67 1 8	- - -	268 6 8	1,000 - -	- - -	33 10 10	134 3 4
" Endowment Assurances -	200 - -	- - -	12 7 10	- - -	99 2 8	- - -	- - -	- - -	- - -
Longest Liver -	20,779 18 -	- - -	287 10 5	- - -	3,749 13 6	1,000 - -	- - -	14 10 -	348 - -
Survivorship -	29,518 6 8	- - -	365 6 9	- - -	3,577 14 2	7,000 - -	- - -	85 - -	942 10 -
	439,828 9 8	- - -	13,228 15 11	14 - -	112,940 4 7	38,000 - -	- - -	774 8 3	3,652 5 -
TOTALS - - - £.	499,356 2 8	4,383 10 9	15,678 7 11	14 - -	141,154 4 6	39,999 18 -	287 9 4	856 8 8	4,478 9 2



SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

## VII.

TOTAL AMOUNT of Immediate Annuities, distinguishing the Amounts for each Year of Life.

Single Lives.	Annuities.	Single Lives.	Annuities.	Single Lives.	Annuities.	Single Lives.	Annuities.	Single Lives.	Annuities.
Ages.	£. s. d.	Ages.	£. s. d.	Ages.	£. s. d.	Ages.	£. s. d.	Ages.	£. s. d.
7	38 13 8	48	35 - -	61	232 - -	72	133 10 -	84	230 13 5
9	35 - -	49	15 - -	62	50 6 8	73	380 2 7	85	229 5 4
11	10 - -	50	10 - -	63	403 - -	74	331 17 6	87	98 - -
12	40 - -	51	25 - -	64	60 - -	75	223 14 1	88	210 2 8
13	10 - -	52	15 - -	65	15 - -	76	217 9 1	89	120 - -
18	44 3 6	54	59 16 6	66	89 7 3	77	101 3 4	91	133 6 8
27	40 6 4	55	120 - -	67	55 - -	78	110 - -	94	50 - -
40	131 2 -	56	44 12 7	68	33 - -	79	14 - -		
41	16 - -	57	45 4 -	69	30 - -	81	681 10 2		5,688 2 1
46	44 - -	59	78 17 9	70	352 15 10	82	77 11 2		
47	10 - -	60	50 - -	71	61 - -	83	106 10 -	Joint Lives	143 - -
								TOTAL £.	5,831 2 1

## VIII.

ANNUITIES other than Immediate Annuities.

	£. s. d.
<i>Contingent.</i> —Amount of Annuities per annum - - -	502 10 6
" Premiums annually receivable thereon - - -	109 15 1
" Amount of Premiums received - - -	1,775 9 5
<i>Deferred, Temporary.</i> —Amount of Annuity - - -	100 - -
" Premium annually receivable thereon - - -	18 5 -
" Amount of Premiums received - - -	36 10 -

## IX.

AVERAGE RATE of Interest at which the Life Assurance Fund of the Society was Invested at the close of each Year during the last Septennium :

1868	- - -	£. 4 12 4 per cent.	1871	- - -	£. 4 9 7 per cent.
1869	- - -	4 14 1 "	1872	- - -	4 9 6 "
1870	- - -	4 11 2 "	1873	- - -	4 7 10 "
1874	- - -	- - -			£. 4 10 6 per cent.

## X.

WITH regard to Surrender Values, the Society makes a liberal allowance according to the Class of Assurance and the circumstances of each case; the Surrender Values ranging from 20 to 80 per cent. of the total ordinary premiums received.

All the business of the Society is considered to be transacted at European rates,—extras for foreign residence and travel being looked upon as arbitrary additions. In valuing such Policies a further reserve, however, is made to cover the possibility of deterioration by the extra risk to which the Life has been exposed; and Policies on Under Average Lives are valued at the Advanced Ages corresponding to the Premiums charged.

Scottish Amicable Life Assurance Office,  
Glasgow, 22 April 1875..

Wm. Smith, jun., Chairman.  
Tho. Hill, Director.  
Wm. Crawford, Director.  
J. Stott, Manager and Actuary.

## NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNT of the National Guardian Assurance Company (Limited), for the Year ending 30th June 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

1 July 1874:	£. s. d.	30 June 1875:	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	3,756 - 8	Claims under Policies (no Re-assurance) - - - - -	850 - -
Premiums (less Re-assurance) - - - - -	645 13 11	Commission - - - - -	1 18 2
Interest - - - - -	262 18 1	Expenses of Management - - - - -	26 5 -
Accidental Death Fund - - - - -	7 14 -	Bonus to Policy-holders - - - - -	119 1 6
(This augmentation is made in consequence of the discontinuance of all policies and business under this head.)		Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	3,675 2 -
£.	4,672 6 8	£.	4,672 6 8

## No. 2.—DEPOSIT ACCOUNT.

	£. s. d.		£. s. d.
Amount of Deposit Accounts at the beginning of the Year - - - - -	5,168 5 -	Deposits withdrawn - - - - -	4,587 18 -
Deposits - - - - -	6,104 17 8	Interest paid or accrued - - - - -	£. 271 1 3
Interest - - - - -	379 9 9	Surplus carried to Profit and Loss Account - - - - -	108 8 6
£.	11,652 12 -	Amount of Deposit Fund at the end of the Year, as per Fourth Schedule - - - - -	379 9 9
		£.	6,685 4 3
		£.	11,652 12 -

## No. 3.—PROFIT AND LOSS ACCOUNT.

	£. s. d.		£. s. d.
Balance of last Year's Account - - - - -	8,349 9 6	Dividends to Shareholders - - - - -	847 4 10
Interest not carried to other Accounts £. 3,431 3 -		Loans written off as bad - - - - -	1,389 2 2
Do. Surplus or Profit of Deposit Accounts - - - - -	108 8 6	Premiums on Shares carried to Loan Guarantee Fund as heretofore - - - - -	87 10 -
Fees and Fines - - - - -	3,539 11 6	Expenses of Management - - - - -	1,542 6 5
Dividends per Bad Loans, previously written off - - - - -	390 1 11	Balance as per Fourth Schedule - - - - -	8,544 16 9
Premiums on Shares - - - - -	44 7 3		
	87 10 -		
£.	12,411 - 2	£.	12,411 - 2

29 September 1875.

Audited, *Robt. Best,* }  
*Edwin Best,* } Auditors.*J. Younger,* Chairman.*J. K. Ward,* }  
*John S. Harman,* } Directors.*Thomas James Bourne,* }  
Resident Secretary, } Principal Officer.

## FOURTH SCHEDULE.

BALANCE SHEET of the National Guardian Assurance Company (Limited), for the Year ending 30th June 1875.

	£. s. d.		£. s. d.
Shareholders' Capital paid up - - - - -	8,760 - -	Mortgages on Property within the United Kingdom - - - - -	£. 3,004 13 9
Life Assurance Fund - - - - -	3,675 2 -	Loans on Personal Security - - - - -	25,518 16 6
Deposit Fund - - - - -	6,685 4 3		28,523 10 3
Loans Guarantee Fund - - - - -	2,593 15 -	Cash in hand and on Current Account - - - - -	1,780 17 9
Profit and Loss - - - - -	8,544 16 9		
	30,258 18 -	£.	30,304 8 -
No Admitted Claims - - - - -	- - -		
Dividends due, but not yet paid - - - - -	45 10 -		
£.	30,304 8 -	£.	30,304 8 -

20 September 1875.

Audited, *Robt. Best,* }  
*Edwin Best,* } Auditors.*J. Younger,* Chairman.*J. K. Ward,* }  
*John S. Harman,* } Directors.*Thomas James Bourne,* }  
Resident Secretary, } Principal Officer.

NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED)—*continued*.

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies of the National Guardian Assurance Company (Limited), made by the Principal Officer, under advice of the Consulting Actuary.

1. The Valuation was made as at 30th June 1874.

2. The principles upon which the Valuation and Distribution of Profits among the Policy-holders are made are, a computation of the values of the Net Premiums and Reversions by the Table alluded to in the Answers to Questions 3 and 4 of this Schedule, and an appropriation of four-fifths of the Profits of the Assurances of the Participating Class to the Participating Policy-holders, under the powers given to the Directors by the Memorandum of Association of the Company.

3. The Table of Mortality is one framed from the experience of three great Life Assurance Offices by the late John Finlaison.

4. The rate of interest entering into the calculation is 5 per cent. per annum.

5. The proportion of Annual Premium Income reserved, as a provision for future Expenses and Profits, is 30½ per cent.

6. The Consolidated Revenue Account is as follows :—

For Three Years, commencing 1st July 1871 and ending 30th June 1874.

	£	s.	d.		£	s.	d.		
Amount of Life Assurance Fund on 1st July 1871	-	3,617	12	8	Claims under Policies (no Re-assurances)	-	1,148	11	10
Premiums (after deduction of Re-assurance Premiums)	1,800	12	8		Surrenders	-	9	10	-
Interest	-	633	10	5	Commission	-	10	11	2
					Expenses of Management	-	888	16	6
					Bonuses	-	238	5	7
					Amount of Life Assurance Fund on 30th June 1874,				
					the end of the period, as per Third Schedule	-	3,756	-	8
£.	6,051	15	9		£.	6,051	15	9	

7. The Valuation Statement and the Valuation Balance Sheet are as follows :—

SUMMARY and VALUATION of the Policies of the National Guardian Assurance Company (Limited), as at 30th June 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Valued by an Assured Life Table framed by the late John Finlaison. Interest 5 per Cent.			
					Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
I. WITH PARTICIPATION IN PROFITS :								
For Whole Term of Life	48	8,772 4 11	289 - 2	196 12 3	3,685 13 -	3,230 8 -	2,197 11 3	1,488 1 9
For Joint Lives	1	113 3 6	4 9 -	2 10 3	62 7 7	56 16 6	32 1 -	30 6 7
TOTAL Assurances with Profits	49	8,885 8 5	293 9 2	199 2 6	3,748 - 7	3,287 4 6	2,229 12 3	1,518 8 4
II. WITHOUT PARTICIPATION IN PROFITS :								
For Whole Term of Life	38	6,736 2 5	209 17 11	160 7 10	2,376 15 4	2,554 9 7	1,954 3 5	422 11 11
For Joint Lives	1	100 - -	4 16 8	3 7 -	69 10 10	41 1 10	28 10 3	41 - 7
For Terms of Years	54	7,940 - -	116 5 5	70 13 8	243 11 -	184 19 4	112 8 10	131 2 2
TOTAL Assurances with- out Profits	93	14,776 2 5	331 - -	234 8 6	2,689 17 2	2,780 10 9	2,095 2 6	594 14 8
TOTAL Assurances	142	23,661 10 10	624 9 2	433 11 -	6,437 17 9	6,067 15 3	4,324 14 9	2,113 3 -
Deduct Re-assurance	-	500 - -	21 11 10	15 3 4	194 11 5	-	186 19 11	7 11 6
	-	23,161 10 10	602 17 4	418 7 8	6,243 6 4	6,067 15 3	4,137 14 10	2,105 11 6



NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED)—*continued.*

VALUATION BALANCE SHEET of the National Guardian Assurance Company  
(Limited), as at 30th June 1874.

<i>Dr.</i>		<i>Cr.</i>	
To net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5) - - - - -	£. s. d. 2,105 11 6	By Life Assurance Fund (as per Balance Sheet under Schedule 4) - - - - -	£. s. d. 3,756 - 8
To Surplus - - - - -	1,650 9 2		
£.	3,756 - 8	£.	3,756 - 8

8. A Policy must be in force, in order to entitle it to share in the Profits, for at least three years immediately preceding the first day of the month of July for the year in which the Profits are ascertained.

9. The results of the Valuation show that—

(1.) 'The total amount of Profits made by the Company is 1,650*l.* 9*s.* 2*d.*

(2.) The amount of Profit to be divided is 119*l.* 0*s.* 8*d.* 45 Policies, assuring 6,480*l.* 8*s.* 9*d.*, participated.

(3.) Specimens of Bonuses allotted to Policies for 100 l. effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five and ten years, together with the amounts apportioned under the various modes in which the Bonus might be received.

Age when Effected.	Alternative Bonuses allotted to Policies Five Years in force.			Alternative Bonuses allotted to Policies Ten Years in force.		
	In Cash.	In addition to Sum Assured.	In Reduction of Premium.	In Cash.	In addition to Sum Assured.	In Reduction of Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	- 6 5	1 5 6	- - 5	- 12 5	2 5 4	- - 10
30	- 9 6	1 11 6	- - 8	- 18 11	2 16 4	- 1 5.
40	- 15 4	2 - 10	- 1 3	1 10 3	3 10 7	- 2 8.
50	1 2 1	2 5 10	- 2 1	2 3 10	4 - 8	- 4 10

*S. W. Prosser*, Chairman.

J. K. Ward, } Directors.

John S. Harman, } Directors.  
Thomas James B. }

Thomas James Bourne, } Principal Officer.  
Resident Secretary, }

23 March 1875.

### SIXTH SCHEDULE.

STATEMENT of the Life Assurance Business of the National Guardian Assurance Company  
(Limited), on the 30th June 1874.

### STATEMENT in Answer to Question 1.

ANNUAL PREMIUMS for the Assurance of 100*l.* on a Single Life.

Age next Birthday.	FOR THE WHOLE OF LIFE.		Age next Birthday.	FOR THE WHOLE OF LIFE.		Age next Birthday.	FOR THE WHOLE OF LIFE.	
	Without Profits.	With Profits.		Without Profits.	With Profits.		Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 9 2	1 13 8	31	2 3 9	2 9 9	46	3 8 3	3 15 10
16	1 9 8	1 14 2	32	2 4 11	2 11 -	47	3 10 8	3 18 1
17	1 10 4	1 14 8	33	2 6 1	2 12 5	48	3 13 3	4 - 7
18	1 11 -	1 15 4	34	2 7 5	2 13 11	49	3 16 2	4 3 6
19	1 11 9	1 16 2	35	2 8 10	2 15 6	50	3 19 5	4 6 8
20	1 12 7	1 17 1	36	2 10 4	2 17 2	51	4 3 -	4 10 6
21	1 13 5	1 18 -	37	2 11 10	2 18 11	52	4 6 10	4 14 8
22	1 14 3	1 19 -	38	2 13 6	3 - 9	53	4 10 9	4 19 -
23	1 15 2	2 - -	39	2 15 2	3 2 8	54	4 15 1	5 3 8
24	1 16 2	2 1 1	40	2 16 11	3 4 8	55	4 19 8	5 8 9
25	1 17 2	2 2 3	41	2 18 8	3 6 5	56	5 4 8	5 14 2
26	1 18 3	2 3 6	42	3 - 5	3 8 2	57	5 10 -	6 - -
27	1 19 4	2 4 9	43	3 2 2	3 9 11	58	5 15 8	6 6 2
28	2 - 6	2 6 2	44	3 4 1	3 11 8	59	6 1 5	6 12 5
29	2 1 7	2 7 4	45	3 6 1	3 13 8	60	6 6 11	6 18 8
30	2 2 8	2 8 6						

NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED)—*continued.*

## STATEMENT in Answer to Questions 2 and 3.

## PARTICIPATING POLICIES.

Present Age.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Re-assurances.	
					Sums Assured.	Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
14 - - - -	200 - -	- - -	3 10 8	No Extra Premiums.	- - -	- - -
17 - - - -	500 - -	- - -	8 16 8		- - -	- - -
20 - - - -	100 - -	5 10 -	2 1 -		- - -	- - -
21 - - - -	100 - -	3 10 4	2 4 -		- - -	- - -
23 - - - -	300 - -	4 18 8	6 5 7		- - -	- - -
24 - - - -	200 - -	2 5 10	4 7 8		- - -	- - -
25 - - - -	100 - -	2 2 6	2 3 6		- - -	- - -
26 - - - -	350 - -	3 3 10	8 12 2		- - -	- - -
27 - - - -	100 - -	26 9 7	2 8 4		- - -	- - -
28 - - - -	20 8 9	- 6 3	- 8 8		- - -	- - -
29 - - - -	260 - -	- - -	7 - 8		- - -	- - -
30 - - - -	400 - -	- - -	11 8 8		- - -	- - -
31 - - - -	200 - -	31 8 1	5 14 -		- - -	- - -
32 - - - -	200 - -	- - -	5 8 -		- - -	- - -
33 - - - -	100 - -	3 6 8	3 - -		- - -	- - -
34 - - - -	260 - -	- - -	5 14 4		- - -	- - -
35 - - - -	400 - -	- - -	11 11 4		- - -	- - -
36 - - - -	600 - -	- - -	18 1 10		- - -	- - -
38 - - - -	200 - -	5 15 -	6 16 4		- - -	- - -
39 - - - -	350 - -	71 19 4	11 6 4		- - -	- - -
41 - - - -	100 - -	- - -	3 15 -		- - -	- - -
42 - - - -	200 - -	- - -	8 6 -		- - -	- - -
43 - - - -	500 - -	- - -	20 15 -		- - -	- - -
44 - - - -	100 - -	- - -	3 - 9		- - -	- - -
45 - - - -	200 - -	101 11 -	8 - 6		- - -	- - -
46 - - - -	1,000 - -	- - -	53 8 4		500 - -	21 11 10
47 - - - -	400 - -	84 3 10	16 7 2		- - -	- - -
50 - - - -	300 - -	18 2 9	15 12 -		- - -	- - -
51 - - - -	100 - -	26 11 4	4 14 8		- - -	- - -
52 - - - -	50 - -	12 6 6	2 11 -		- - -	- - -
54 - - - -	300 - -	50 7 5	16 12 9		- - -	- - -
55 - - - -	100 - -	10 8 9	5 14 2		- - -	- - -
57 - - - -	50 - -	27 8 6	3 3 1		- - -	- - -
£.	8,280 8 9	491 16 2	239 - 2	- - -	500 - -	21 11 10

## NON-PARTICIPATING POLICIES.

Present Age.	Sums Assured.	Ordinary Premiums.	Extra Premiums.	Re-assurances.	
				Sums Assured.	Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
21 - - - -	57 11 -	1 6 -	No Extra Premiums.	No Re-assurance.	-
23 - - - -	100 - -	1 16 2			
24 - - - -	300 - -	6 1 6			
25 - - - -	153 13 6	3 9 6			
26 - - - -	200 - -	3 18 8			
27 - - - -	790 18 10	19 4 3			
28 - - - -	33 7 4	- 17 4			
29 - - - -	800 - -	21 9 8			
30 - - - -	300 - -	8 7 -			
31 - - - -	525 - -	12 2 8			
32 - - - -	400 - -	9 4 4			
34 - - - -	418 9 3	10 8 4			
39 - - - -	100 - -	3 2 2			
40 - - - -	135 15 6	5 6 -			
41 - - - -	800 - -	24 3 4			
42 - - - -	100 - -	3 2 2			
43 - - - -	600 - -	23 8 6			
47 - - - -	250 - -	10 13 10			
48 - - - -	12 - 9	- 13 -			
53 - - - -	200 - -	10 7 4			
54 - - - -	100 - -	5 12 -			
57 - - - -	9 6 3	- 13 -			
59 - - - -	150 - -	11 6 -			
62 - - - -	100 - -	8 12 -			
68 - - - -	100 - -	4 13 2			
£.	6,736 2 5	209 17 11	- - -	- - -	- - -

NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED)—*continued.*

## STATEMENT in Answer to Questions 4, 5, and 6.

C L A S S.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.	Re-assurances.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PARTICIPATION IN PROFITS:						
Joint Lives - - - - -	100 - -	13 3 6	4 9 -	No Extra Premiums.	68 19 6	No Re-assurances.
WITHOUT PARTICIPATION IN PROFITS:						
Joint Lives - - - - -	100 - -	- - -	4 16 8		102 8 2	
For Terms of Years - - - -	7,940 - -	- - -	116 5 5		195 8 7	
	£. 8,040 - -	- - -	121 2 1		297 16 9	

## STATEMENT in Answer to Questions 7 and 8.

The Company has not granted any Annuities.

## STATEMENT in Answer to Question 9.

The average rate of Interest at which the Life Assurance Fund was invested at the close of each year, during the period since the last investigation, was—

	£. s. d.
The Year ending 30th June 1872 - - -	6 - - per cent. per annum.
The Year ending 30th June 1873 - - -	5 - - " "
The Year ending 30th June 1874 - - -	7 - - " "

## STATEMENT in Answer to Question 10.

The Company has no Table of Values allowed for the Surrender of Policies, nor any fixed method of calculating such Surrender Values. Generally in cases of Surrender there has been returned about 30 per cent. of the premiums received.

The Company has no business at other than European rates.

Unhealthy lives are not assured by the Company.

*S. W. Prosser*, Chairman.

*J. K. Ward*,  
*John S. Harman*, } Directors.

*Thomas James Bourne*, } Principal Officer.  
Resident Secretary,

23 March 1875.



## ALBION LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Albion Life Assurance Society, for the Year ending 31st December 1874.

1 January 1874:	£. s. d.	31 December 1874:	£. s. d.
To Amount of Funds on this date - - - -	6,759 16 10	By Claims under Policies (after deduction of Sums Re-assured) £. 1,488 14 2	
31 December 1874:		„ Claims admitted, but not yet paid - - - - -	450 - -
„ Premiums - - - - £. 7,495 8 7			1,938 14 2
Less Re-assurances - - - 522 3 1	6,973 5 6	„ Surrender of Policies - - - - -	112 15 2
„ Interest on Loans and Deposits - - - -	76 18 3	„ Commission - - - - -	2,011 11 5
„ Valuation and Assignment Fees - - - -	10 5 -	„ Expenses of Management:	
		Salaries - - - - - £. 667 19 6	
		Charges, including Rent, Rates, Taxes, Directors' Fees, Law Costs, &c. - - - -	846 10 10
		Medical Fees - - - - -	256 18 6
		Policy Stamps, Postage, and Petty Cash - - - - -	117 14 9
			1,889 1 7
		„ Other Payments:	
		Interest on Capital Stock - - - - -	322 16 -
		Written off Preliminary Expenses and Alteration of Buildings Account - - - -	250 - -
		Amount of Funds at the end of the Year, as per Second Schedule - - - - -	7,295 7 3
£.	13,820 5 7	£.	13,820 5 7

Signed by order of the Board,  
James T. Northcott,  
Manager and Secretary.

H. S. Arrowsmith, Chairman.  
Geo. Thomson,  
Mark Pinkerton, } Directors.

We have examined the Accounts with the Books and Vouchers of the Society, and find the same to be correct.

6 July 1875.

Horatio Sillifant,  
Hy. Schultz, } Auditors.

## SECOND SCHEDULE.

Dr. BALANCE SHEET of the Albion Life Assurance Society, on the 31st December 1874.

Cr.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
To Shareholders' Capital paid up - £. 5,380 - -		By Loans upon Personal Security - £. 997 - -	
„ Assurance Fund - - - 1,915 7 3	7,295 7 3	„ Interest on Loans - - - - 177 14 10	1,174 14 10
„ Claims admitted but not paid - - - -	450 - -	„ Agents' Balances - - - - -	1,108 18 5
„ Other Sums owing by the Society:		„ Outstanding Premiums - - - - -	464 3 8
Sundry Creditors for Interest upon Capital - - - - £. 2,828 - 9		„ Cash:	
Balance of Rent to Christmas 46 7 2		On Deposit - - - - - £. 2,000 - -	
Sundry Small Accounts, including Balance to Directors for Attendance Fees - - - 361 19 9	3,236 7 8	In hand and on current Accounts - - - - -	1,144 14 1
£.	10,981 14 11	„ Other Assets:	3,144 14 1
		Preliminary Expenses and Alteration of Buildings - - - - -	3,908 13 11
		Value of Lease of Premises, 120, Chancery-lane - - - - -	968 - -
		Re-assurance unpaid by another Company - - - - -	212 10 -
		£.	10,981 14 11

Signed by order of the Board,  
James T. Northcott,  
Manager and Secretary.

H. S. Arrowsmith, Chairman.  
Geo. Thomson,  
Mark Pinkerton, } Directors.

We have examined the Accounts with the Books and Vouchers of the Society, and find the same to be correct.

6 July 1875.

Horatio Sillifant,  
Hy. Schultz, } Auditors.

ATLAS FIRE AND LIFE ASSURANCE COMPANY.

THIRD SCHEDULE.

REVENUE ACCOUNTS of the Atlas Assurance Company, for the Year ending 25th December 1874.

LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	1,554,903	12	1	Claims under Life Policies (after deduction of Sums Re-assured) - - - - -	142,044	16	10
Premiums after deduction of Re-assurance Premiums - - - - -	94,382	18	8	Surrenders - - - - -	2,372	6	8
Interest and Dividends - - - - -	69,058	1	1	Commission to Agents - - - - -	3,460	10	10
				Expenses of Management - - - £. 5,707 9 6			
				Medical Fees - - - - -	277	17	-
				Pension to late Actuary - - - 1,200 - -			
					7,185	6	6
				Per-centage to Proprietors for Management - - - - - 12,733 10 1			
				Less, Commission (as above) - £. 3,460 10 10			
				Expenses of Management 5,707 9 6	9,168	-	4
					3,565	9	9
				Repayment to Commissioners of National Debt for Amount of Annuities on Selected Lives received in error and Costs - - - - -	25,949	2	11
				Amount of Life Assurance Fund at the end of the Year - - - - -	1,533,766	18	4
£.	1,718,344	11	10	£.	1,718,344	11	10

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year - - - - -	83,000	-	-	Losses by Fire, after deduction of Re-assurances -	59,990	11	11
Premiums received after deduction of Re-assurances	91,673	-	6	Commission to Agents - - - - -	11,070	3	7
				Expenses of Management - - - - -	10,423	8	10
				Amount of Fire Insurance Fund at the end of the Year - - - - -	85,000	-	-
				Surplus, transferred to Profit and Loss Account -	8,188	16	2
£.	174,673	-	6	£.	174,673	-	6

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account - - - - -	19,972	3	1	Dividends to Shareholders (1873) £. 19,200 - -			
Interest, Dividends, &c., not carried to other Accounts - - £. 12,246 7 3				Addition to General Reserve Fund (1873) - - - - - 772 3 1	19,972	3	1
Per-centage on Life Business - - 3,565 9 9				Income Tax on Profit for the year 1873 - - -	84	6	3
Surplus on Fire Business - - - 8,188 16 2				Balance, being Profit for the Year 1874:			
Fines and Fees - - - - - 270 18 6	24,271	11	8	Carried to Fire Fund - - - £. 4,000 - -			
				" Profit and Loss - 20,187 5 5	24,187	5	5
£.	44,243	14	9	£.	44,243	14	9

## ATLAS FIRE AND LIFE ASSURANCE COMPANY—continued.

## FOURTH SCHEDULE.

BALANCE SHEET of the Atlas Assurance Company, on the 25th December 1874.

## BALANCE, 1874.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
					PROPRIETORS.				
Shareholders' paid-up Capital - - -	£.120,000 - -				Mortgages on Property within the United Kingdom - - -	£.201,963 4 11			
Bonuses added, 1847, 1850, and 1852 - -	18,000 - -				British Government Securities - -	63,748 19 7			
	138,000 - -				Life Annuities purchased - -	4,526 5 -			
General Reserve Fund - - -	19,322 13 2				Debenture Bonds - - -	6,000 - -			
Fire Fund - - - - -	89,000 - -				Cash (in hand and on Current Account) -	4,678 18 2			
Profit and Loss - - - - -	20,187 5 5				Outstanding Interest - - -	361 5 6			
Other Funds:					Agents' Balances (Fire) - - -	992 - 8			
Guarantees on Foreign Assurances in suspense (Fire) - -	£. 753 16 6				(N.B.—The above is exclusive of the value of the Company's Freehold House in Cheapside.)				
Government Life Annuities (Balance in reserve) - - -	1,075 2 7								
	1,828 19 1								
	268,338 17 8								
Outstanding Fire Losses £. 5,989 13 2									
Unpaid Dividends - 7,942 3 -									
	13,931 16 2								
		282,270	13	10					282,270 13 10
LIFE.					LIFE.				
Life Assurance Fund - - -	£.1,533,766 18 4				Mortgages on Property within the United Kingdom - - -	£.1,254,842 - 11			
Claims under Life Policies admitted but not yet paid - - -	51,707 - 10				British Government Securities - -	191,609 12 10			
		1,585,473	19	2	Metropolitan Consolidated Stock -	47,750 - -			
					Loans on the Company's Policies -	64,384 - -			
					Cash (on Deposit) - £. 8,000 - -				
					Do. (in hand and on current Account) - 8,728 2 2				
						16,728 2 2			
					Agents' Balances - - - - -	3,161 16 -			
					Outstanding Premiums - - - -	1,497 16 6			
					Do. Interest - - - - -	5,500 10 9			
									1,585,473 19 2
		£.	1,867,744	13 -			£.	1,867,744	13 -

(signed) Eugene F. Noel, } Auditors.  
Fred. Greene, }Wm. Hy. Tyndall, Actuary,  
Principal Officer, Life Department.Thomas Chapman, Chairman.  
John George Maclean, } Directors.  
Wm. J. W. Baynes, }

26 May 1875.



ATLAS FIRE AND LIFE ASSURANCE COMPANY—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Atlas Assurance Company, to be made by the Actuary.

## QUESTIONS.

1. The date up to which the valuation is made?
2. The principles upon which the valuation and distribution of profits among the Policy-holders are made, and whether these principles were determined by the instrument constituting the Company or by its regulations or bye-laws, or otherwise?
3. The table or tables of mortality used in the valuation?
4. The rate or rates of interest assumed in the calculations?
5. The proportion of the annual premium income, if any, reserved as a provision for future expenses and profits? (If none, state how this provision is made.)
6. The consolidated revenue account since the last valuation; or in case of a Company which has made no valuation since the commencement of the business?
7. The liabilities of the Company under life policies and annuities at the date of the valuation, showing the number of policies, the amount assured, and the amount of premiums payable annually under each class of policies, both with and without participation in profits; and also the net liabilities and assets of the Company, with the amount of surplus or deficiency?
8. The time during which a policy must be in force in order to entitle it to share in the profits?
9. The results of the valuation, showing,—
  - (1.) The total amount of profit made by the Company?
  - (2.) The amount of profit divided among the Policy-holders, and the number and amount of the policies which participated?
  - (3.) Specimens of bonuses allotted to policies for 100 l. effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, 10 years and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the bonus might be received?

## ANSWERS.

1. The 25th day of December 1874.
2. The principles of valuation are—  
The difference between the present value of the sums assured and the present value of the premiums expected to be received.  
The profits are divided among participating policies in the proportion of a scale formed for every age of life as follows, viz. :—  
The difference between the accumulated premium on an assurance supposed to commence at the date of the last valuation, and at the age next birthday on that date, and the sum to be reserved as the present value of the liability under such supposed assurance.  
If an assurance commenced at some period subsequent to the date of the last valuation, then the estimate is made for the term the assurance has been in force.  
The principles of valuation and distribution of the profits were settled by order of the Court of Directors on the 12th of December 1816, and on the 4th of March 1824.
3. For assurances effected at premiums deducted from the Northampton Rate of Mortality, the calculations were made on the basis of that table of Mortality.  
For assurances effected at the scale of premiums now in use, the calculations were made on the basis of a table of Mortality agreeing with those premiums.  
These calculations were made by a prepared Table showing the value of a Policy for every age, and for every year and month of duration; the formula for making such  

$$\text{Table being } 1 - \frac{1 + a_{m+n}}{1 + a_m}$$
4. The rate of interest assumed is three per cent. per annum.
5. The rate of mortality assumed in the tables of premiums is greater than is expected to occur. The rate of interest assumed is less than is expected to be received, and from these sources provision is made for expenses and profits.
6. *Vide* Statement, page 94.
7. *Vide* Statement, pages 94 and 95.
8. Participates at the next valuation after the date of the policy.
9. Answers, as under :
  - (1.) The total amount of profit for the five years ending 25th December 1874, was 220,622 l. 4 s. 5 d.
  - (2.) The amount divided was 138,552 l. 4 s. The number of policies which participated was 5,901. The amount assured thereby, including bonuses already declared, was 3,482,809 l. 8 s. 3 d.
  - (3.) Specimens of Bonuses :—

Age at Commencement.	POLICIES IN FORCE FOR				
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
20	4	4	4	5	6
30	4	4	5	6	7
40	4	5	6	7	8
50	5	6	7	9	10

The amounts apportioned under the various modes in which the Bonus might be received are dependent on the selection which the assured may make in the mode of applying the Bonus, and consequently are not fixed, and therefore cannot be stated.

## ATLAS FIRE AND LIFE ASSURANCE COMPANY—continued.

FORM referred to under Heading No. 6, in the Fifth Schedule.

CONSOLIDATED REVENUE ACCOUNT of the Atlas Life Assurance Company, for Five Years, commencing 25th December 1869, and ending 25th December 1874.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 25th December 1869 - - -	£. 1,620,366	13	5	Claims under Policies (after deduction of Sums Re-assured) - - -	-	-	-
Less Claims under Life Policies admitted but not then paid -	54,349	-	-	Surrenders - - -	-	-	-
				Commission - - -	-	-	-
	1,566,017	13	5	Expenses of Management - -	£. 28,249	6	5
Premiums (after deduction of Re-assurance Premiums) - - -	481,410	-	3	Medical Fees - - -	1,467	19	6
Interest and Dividends - - -	355,643	5	8	Pension to late Actuary - -	6,000	-	-
				Cost of Valuation to Christmas 1869 - - -	641	5	-
				Valuation Tables - - -	10	10	-
				Per-centage to Proprietors for Management - - -	66,033	13	8
				Less Commission (as above) - £. 17,813	1	10	-
				" Expenses of Management 28,249	6	5	-
					46,062	8	3
				Special Law Charge - - -	-	-	-
				Re-payment to Commissioners of National Debt for Amount of Annuities on Selected Lives, received in error and costs - - -	-	-	-
				Amount of Funds on 25th December 1874, the end of the period as per Third Schedule - - -	-	-	-
	£. 2,403,070	19	4				
					£. 2,403,070	19	4

FORM referred to under Heading No. 7, in the Fifth Schedule.

SUMMARY and VALUATION of the Policies of the Atlas Assurance Company, as at Christmas 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.			VALUATION.				
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	By the Table which yields the Premiums charged for the Assurances, Interest 3 per Cent.				
				Sums Assured and Bonus.	Office Yearly Premiums.	Estimated Net Liability.		
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	s.	d.	£.	s.	d.	
For the whole Term of Life, including Assur- ances on which the Premiums are paid up -	5,651	3,330,851	8	3	85,345	19	10	1,244,079 3
For the whole Term of Life, Premiums in limited Payments, not yet paid up -	113	43,312	-	-	1,530	12	4	6,770 3
For the whole Term of Life, reduced rate of Premium for the first five Years -	4	7,100	-	-	399	18	4	577 0
On the first of Two Lives -	3	1,750	-	-	48	2	9	1,141 2
On the last of Two Lives -	86	57,689	-	-	1,068	-	6	36,357 8
On the last of Three Lives -	42	41,730	-	-	520	3	6	19,147 1
One Life against another -	1	227	-	-	5	7	6	51 0
Policies payable during Lifetime -	1	150	-	-	5	10	-	43
Extra Premiums payable -	-	-	-	-	335	7	2	-
TOTAL Assurances with Profits -	5,901	3,482,809	8	3	89,259	1	11	1,308,128 0
II.—WITHOUT PARTICIPATION IN PROFITS.								
For the whole Term of Life -	81	74,100	-	-	2,349	5	11	12,111 2
For the whole Term of Life, reduced rate of Premium for the first five Years -	4	3,900	-	-	81	14	-	323 3
On the first of Two Lives -	5	2,450	-	-	147	5	3	276 0
On the first of Three Lives -	2	175	-	-	7	15	3	26 1
On the last of Two Lives -	13	5,600	-	-	159	7	1	660 7
On the last of Three Lives -	9	10,590	-	-	109	-	7	722 2
On the last of Four Lives -	1	1,600	-	-	97	9	4	662 3
One Life against another -	19	13,030	-	-	313	8	10	587 8
Policies payable during Lifetime -	62	18,250	-	-	836	2	5	4,737 0
To secure contingent Annuities of 765 £. per annum -	23	-	-	-	200	9	8	1,430 1
Extra Premiums payable -	-	-	-	-	5	16	3	-
Short Term Assurances -	219	129,695	-	-	4,307	14	7	21,537 1
	21	14,050	-	-	180	-	5	128 5
TOTAL Assurances without Profits -	240	143,745	-	-	4,487	15	-	21,665 6
TOTAL Assurances -	6,141	3,626,554	8	3	93,746	16	11	1,329,793 6
ANNUITIES.								
Immediate -	-	-	-	-	-	-	-	4,154 5
TOTAL of the Results -	6,141	3,626,554	8	3	93,746	16	11	1,333,948 1
Re-assurances -	-	33,988	15	5	838	10	7	6,585 9

ATLAS FIRE AND LIFE ASSURANCE COMPANY—*continued.*

FORM referred to under Heading No. 7, in the Fifth Schedule.

VALUATION BALANCE SHEET of the Atlas Life Assurance Company, as at Christmas 1874.

Dr.			Cr.		
	£.	s. d.		£.	s. d.
To Premiums paid in advance - -	156	2 10	By Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4) - - - -	1,533,766	18 4
„ Balance, being the Amount of Life Assurance Fund for the purpose of this Valuation - - -	1,554,570	6 5	„ Interest growing due - - -	14,373	12 3
	1,554,726	9 3	„ Surrender Value of Re-assurances -	6,585	18 8
				1,554,726	9 3
To Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) - - - -	1,333,948	2 -	By Life Assurance and Annuity Fund -	1,554,570	6 5
„ Surplus - - - -	220,622	4 5			
£.	1,554,570	6 5	£.	1,554,570	6 5

Wm. Hy. Tyndall, Actuary,  
Principal Officer, Life Department.

Thomas Chapman, Chairman.  
John George Maclean, Director.  
Charles A. Prescott, Director.

## SIXTH SCHEDULE.

## STATEMENT of the LIFE ASSURANCE and ANNUITY BUSINESS of the ATLAS ASSURANCE COMPANY, on the 25th December 1874.

STATEMENTS of RE-ASSURANCES corresponding to the Statements in respect of Assurances under Headings Nos. 2, 3, 4, 5, and 6 are to be given.

## QUESTIONS.

1. The published table or tables of premiums for assurances for the whole term of life, which are in use at the date above mentioned. (*Answer.*) See Table, page 96.
  2. The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned, distinguishing the portions assured with and without profits, stating separately the total reversionary bonuses, and specifying the sums assured for each year of life from the youngest to the oldest ages. (*Answer.*) See Statement, pages 97 and 98.
  3. The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses, in respect of the respective assurances mentioned under Heading No. 2, distinguishing ordinary from extra premiums. (*Answer.*) See Statement, page 98.
  4. The total amount assured under classes of assurance business other than for the whole term of life, distinguishing the sums assured under each class, and stating separately the amount assured with and without profits, and the total amount of reversionary bonuses. (*Answer.*) See Statement, page 99.
  5. The amount of premiums receivable annually in respect of each such special class of assurances mentioned under Heading No. 4, distinguishing ordinary from extra premiums. (*Answer.*) See Statement, page 99.
  6. The total amount of premiums which has been received from the commencement upon all policies under each special class mentioned under Heading No. 4 which are in force at the date above mentioned. (*Answer.*) See Statement, page 99.
  7. The total amount of immediate annuities on lives, distinguishing the amounts for each year of life. (*Answer.*) See Statement, page 99.
  8. The amount of all annuities other than those specified under Heading No. 7, distinguishing the amount of annuities payable under each class, the amount of premiums annually receivable, and the amount of consideration money received in respect of each such class, and the total amount of premiums received from the commencement upon all deferred annuities. (*Answer.*) See Statement, page 100.
  9. The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation. (*Answer.*) See Statement, page 100.
  10. A tale of minimum values, if any, allowed for the surrender of policies for the whole term of life, and for endowments and endowment assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing, and taken out at various interval ages from the youngest to the oldest. (*Answer.*) See Table, page 100.
- Separate statements to be furnished for business at other than European rates, together with a statement of the manner in which policies on unhealthy lives are dealt with. (*Answer.*) None.



ATLAS FIRE AND LIFE ASSURANCE COMPANY—*continued.*

## ANSWER to Question No. 1.

TABLE of PREMIUMS to Assure the Sum of 100*l.* at the undermentioned Ages next Birthday, either with or without Participation in the Periodical Divisions of Surplus.

Age next Birthday.	WITH PARTICIPATION.		WITHOUT PARTICIPATION.		Age next Birthday.	WITH PARTICIPATION.		WITHOUT PARTICIPATION.	
	Premium payable Annually.	Premium payable Half-yearly.	Premium payable Annually.	Premium payable Half-yearly.		Premium payable Annually.	Premium payable Half-yearly.	Premium payable Annually.	Premium payable Half-yearly.
	£. s. d.	£. s.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	£. s. d.
15 - -	1 15 2	- 17 10	1 11 8	- 16 -	41 - -	3 8 4	1 14 9	3 1 6	1 11 3
16 - -	1 16 -	- 18 3	1 12 5	- 16 5	42 - -	3 10 5	1 15 10	3 3 4	1 12 3
17 - -	1 16 9	- 18 7	1 13 1	- 16 9	43 - -	3 12 7	1 16 11	3 5 4	1 13 3
18 - -	1 17 7	- 19 -	1 13 10	- 17 1	44 - -	3 14 11	1 18 1	3 7 5	1 14 3
19 - -	1 18 5	- 19 6	1 14 7	- 17 6	45 - -	3 17 4	1 19 4	3 9 7	1 15 5
20 - -	1 19 4	- 19 11	1 15 5	- 17 11	46 - -	3 19 10	2 - 7	3 11 10	1 16 6
21 - -	2 - 3	1 - 5	1 16 3	- 18 4	47 - -	4 2 5	2 2 -	3 14 2	1 17 10
22 - -	2 1 2	1 - 10	1 17 -	- 18 9	48 - -	4 5 2	2 3 5	3 16 8	1 19 1
23 - -	2 2 2	1 1 4	1 17 11	- 19 2	49 - -	4 8 -	2 4 10	3 19 2	2 - 4
24 - -	2 3 2	1 1 11	1 18 10	- 19 9	50 - -	4 11 1	2 6 5	4 2 -	2 1 9
25 - -	2 4 3	1 2 5	1 19 10	1 - 2	51 - -	4 14 3	2 8 1	4 4 10	2 3 3
26 - -	2 5 4	1 3 -	2 - 10	1 - 8	52 - -	4 17 7	2 9 9	4 7 10	2 4 9
27 - -	2 6 6	1 3 7	2 1 10	1 1 3	53 - -	5 1 1	2 11 7	4 11 -	2 6 5
28 - -	2 7 8	1 4 2	2 2 11	1 1 9	54 - -	5 4 9	2 13 6	4 14 3	2 8 2
29 - -	2 8 11	1 4 9	2 4 -	1 2 3	55 - -	5 8 8	2 15 6	4 17 10	2 9 11
30 - -	2 10 2	1 5 5	2 5 2	1 2 11	56 - -	5 12 9	2 17 8	-	-
31 - -	2 11 6	1 6 2	2 6 4	1 3 6	57 - -	5 17 1	2 19 11	-	-
32 - -	2 12 11	1 6 10	2 7 7	1 4 2	58 - -	6 1 9	3 2 3	-	-
33 - -	2 14 4	1 7 7	2 8 11	1 4 10	59 - -	6 6 7	3 4 10	-	-
34 - -	2 15 10	1 8 4	2 10 3	1 5 6	60 - -	6 11 10	3 7 7	-	-
35 - -	2 17 5	1 9 2	2 11 8	1 6 3	61 - -	6 17 5	3 10 6	-	-
36 - -	2 19 -	1 10 -	2 13 1	1 7 -	62 - -	7 3 5	3 13 7	-	-
37 - -	3 - 9	1 10 10	2 14 8	1 7 9	63 - -	7 9 10	3 16 11	-	-
38 - -	3 2 6	1 11 9	2 16 3	1 8 7	64 - -	7 16 9	4 - 7	-	-
39 - -	3 4 4	1 12 8	2 17 11	1 9 5	65 - -	8 4 2	4 4 5	-	-
40 - -	3 6 3	1 13 8	2 19 7	1 10 4					

ATLAS FIRE AND LIFE ASSURANCE COMPANY—*continued.*

## ANSWER to Question No. 2.

The TOTAL AMOUNT Assured on Lives for the Whole Term of Life, which were in existence on 25th December 1874, distinguishing the portions Assured with and without Profits, stating separately the Total Reversionary Bonuses, and specifying the Sums Assured for each Year of Life, from the youngest to the oldest Ages.

AGE.	WITH PROFITS.		WITHOUT PROFITS.	AGE.	WITH PROFITS.		WITHOUT PROFITS.
	Sum Assured.	Reversionary Bonus.	Sum Assured.		Sum Assured.	Reversionary Bonus.	Sum Assured.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
11 - -	300 - -	- -	- -	Forward -	1,358,878 19 -	67,119 - -	47,900 - -
12 - -	100 - -	- -	- -	54 - -	72,568 - -	10,368 - -	250 - -
16 - -	1,000 - -	7 - -	- -	55 - -	62,141 - -	7,634 - -	3,200 - -
17 - -	350 - -	7 - -	- -	56 - -	65,172 - -	10,404 - -	2,600 - -
18 - -	1,650 - -	14 - -	- -	57 - -	83,024 - -	11,050 - -	- -
19 - -	2,200 - -	- -	- -	58 - -	60,611 10 -	10,553 - -	5,150 - -
20 - -	700 - -	- -	- -	59 - -	43,546 19 -	8,838 - -	- -
21 - -	1,650 - -	16 - -	- -	60 - -	60,187 - -	11,064 - -	1,500 - -
22 - -	6,700 - -	- -	150 - -	61 - -	80,552 - -	13,261 - -	7,200 - -
23 - -	3,400 - -	11 - -	- -	62 - -	63,397 - -	11,130 - -	3,400 - -
24 - -	11,450 - -	21 - -	2,000 - -	63 - -	62,921 19 -	12,360 - -	308 - -
25 - -	16,150 - -	14 - -	- -	64 - -	63,521 19 -	15,474 - -	800 - -
26 - -	10,200 - -	3 - -	- -	65 - -	61,794 - -	16,693 - -	900 - -
27 - -	18,350 - -	55 - -	300 - -	66 - -	59,189 - -	14,053 - -	500 - -
28 - -	26,750 - -	65 - -	800 - -	67 - -	54,556 - -	11,986 - -	- -
29 - -	25,660 - -	19 - -	1,100 - -	68 - -	40,064 - -	14,236 - -	100 - -
30 - -	35,890 - -	427 - -	1,200 - -	69 - -	44,842 2 -	12,747 - -	- -
31 - -	38,100 - -	197 - -	600 - -	70 - -	62,291 10 -	15,594 - -	- -
32 - -	35,170 - -	280 - -	- -	71 - -	46,181 - -	14,683 - -	200 - -
33 - -	47,400 - -	941 - -	- -	72 - -	51,292 - -	14,972 - -	- -
34 - -	34,600 - -	470 - -	850 - -	73 - -	25,038 14 10	7,759 - -	- -
35 - -	54,040 - -	430 - -	7,600 - -	74 - -	32,831 - -	11,070 - -	- -
36 - -	49,159 - -	741 - -	3,200 - -	75 - -	57,000 - -	14,674 - -	100 - -
37 - -	49,100 - -	605 - -	200 - -	76 - -	46,547 - -	19,168 - -	- -
38 - -	48,675 - -	1,235 - -	- -	77 - -	30,906 - -	10,024 - -	- -
39 - -	51,950 - -	1,116 - -	5,000 - -	78 - -	30,934 10 10	11,931 - -	- -
40 - -	57,300 - -	1,773 - -	700 - -	79 - -	28,590 - -	18,007 - -	- -
41 - -	42,249 - -	1,297 - -	5,000 - -	80 - -	19,778 - -	8,475 - -	- -
42 - -	37,079 - -	1,150 - -	600 - -	81 - -	25,270 - -	14,647 - -	- -
43 - -	62,360 - -	1,863 - -	500 - -	82 - -	9,194 - -	3,201 - -	- -
44 - -	56,999 - -	3,564 - -	- -	83 - -	16,199 - -	5,714 - -	- -
45 - -	45,748 19 -	2,106 - -	- -	84 - -	16,219 4 7	12,582 - -	- -
46 - -	52,488 - -	4,726 - -	200 - -	85 - -	10,898 - -	2,931 - -	- -
47 - -	52,200 - -	4,847 - -	3,400 - -	86 - -	1,540 - -	1,426 - -	- -
48 - -	48,574 - -	1,985 - -	7,750 - -	87 - -	10,300 - -	7,456 - -	- -
49 - -	63,918 - -	9,067 - -	6,250 - -	88 - -	5,600 - -	99 - -	- -
50 - -	57,897 - -	3,576 - -	- -	89 - -	5,750 - -	5,406 - -	- -
51 - -	68,823 - -	7,117 - -	300 - -	90 - -	1,200 - -	1,277 - -	- -
52 - -	58,448 - -	8,203 - -	200 - -	91 - -	100 - -	84 - -	- -
53 - -	84,601 - -	9,171 - -	- -	93 - -	300 - -	424 - -	- -
Forward £.	1,358,878 19 -	67,119 - -	47,900 - -	TOTAL £.	2,870,327 8 3	460,524 - -	74,100 - -

## ATLAS FIRE AND LIFE ASSURANCE COMPANY—continued.

## ANSWER to Question No. 3.

The AMOUNT of PREMIUMS receivable annually for each Year of Life, after deducting the Abatements made by the application of Bonuses, in respect of the respective Assurances mentioned under Heading No. 2, distinguishing Ordinary from Extra Premiums.

AGE.	PREMIUMS ON ASSURANCES.		Extra Premiums.	AGE.	PREMIUMS ON ASSURANCES.		Extra Premiums.
	With Profits.	Without Profits.			With Profits.	Without Profits.	
11	£. s. d.	£. s. d.	£. s. d.	Forward	£. s. d.	£. s. d.	£. s. d.
12	5 5 6	—	—	54	35,503 8 6	1,245 13 8	252 15 —
16	1 15 2	—	—	55	2,173 16 8	10 12 1	—
17	17 15 10	—	—	56	1,808 1 8	178 5 10	— 15 —
18	6 3 1	—	—	57	2,112 5 4	105 13 1	50 — —
19	29 — 3	—	—	58	2,789 16 4	—	20 — —
20	38 18 6	—	—	59	1,967 19 —	163 17 11	—
21	14 5 2	—	—	60	1,317 8 9	—	—
22	31 5 10	—	—	61	1,923 7 6	77 16 3	—
23	130 8 4	2 15 6	—	62	2,512 8 8	311 16 6	—
24	68 12 8	—	—	63	2,136 6 8	133 11 8	— 10 —
25	234 16 —	33 1 8	42 10 —	64	2,112 17 9	10 15 6	—
26	344 7 9	—	—	65	1,937 17 5	35 6 2	—
27	220 5 1	—	—	66	1,861 11 1	34 2 6	2 — —
28	396 7 2	5 19 6	—	67	2,155 7 3	20 17 6	—
29	557 2 1	15 8 1	37 15 —	68	1,914 14 —	—	4 6 2
30	607 2 5	22 16 2	—	69	1,254 18 2	5 2 7	3 15 —
31	822 9 7	26 11 8	7 10 —	70	1,471 12 11	—	1 1 —
32	875 19 4	12 5 5	12 10 —	71	2,377 16 11	—	—
33	808 19 2	—	3 —	72	1,457 7 10	9 15 8	—
34	1,117 3 7	—	6 —	73	1,892 7 4	—	—
35	837 4 6	19 3 1	—	74	691 2 4	—	—
36	1,378 8 10	207 10 9	2 —	75	1,232 — 9	—	—
37	1,235 6 10	73 5 —	5 —	76	1,846 18 11	5 19 —	— 5 —
38	1,213 6 5	4 12 8	17 10 —	77	1,628 4 11	—	—
39	1,215 9 10	—	—	78	1,081 3 4	—	—
40	1,391 17 11	140 12 6	43 15 —	79	1,280 16 8	—	—
41	1,472 19 8	17 1 2	—	80	685 14 4	—	—
42	1,193 9 4	118 19 2	72 —	81	536 — 9	—	—
43	984 13 1	15 19 4	3 —	82	1,051 19 4	—	—
44	1,813 9 4	13 13 6	— 5 —	83	448 11 2	—	—
45	1,579 5 6	—	—	84	587 3 4	—	—
46	1,329 1 5	—	—	85	564 10 11	—	—
47	1,416 16 4	4 17 10	—	86	240 13 7	—	—
48	1,459 4 4	103 7 2	—	87	62 19 2	—	—
49	1,361 12 7	222 15 6	—	88	389 8 2	—	—
50	1,612 14 —	167 1 —	—	89	18 3 1	—	—
51	1,714 17 6	—	—	90	236 9 9	—	—
52	1,829 1 8	9 1 4	—	91	63 11 10	—	—
53	1,698 9 5	8 15 8	—	92	7 4 —	—	—
	2,437 17 6	—	—	93	11 13 9	—	—
Forward £.	35,503 8 6	1,245 13 8	252 15 —	TOTAL £.	85,245 19 10	2,349 5 11	335 7 2

## STATEMENT of RE-ASSURANCES, corresponding to the Statement of Assurances under Heading No. 2.

AGE.	Sum Assured.	Reversionary Bonus (not Atlas).	AGE.	Sum Assured.	Reversionary Bonus (not Atlas).
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
33	3,000 — —	31 3 —	52	2,200 — —	266 12 9
35	5,000 — —	52 7 —	53	1,000 — —	—
39	750 — —	—	70	4,000 — —	1,678 5 —
43	3,000 — —	165 8 —	77	999 — —	505 — —
44	2,000 — —	176 6 8			
47	7,000 — —	911 — —		£. 29,949 — —	4,039 15 5
49	1,000 — —	253 13 —			

## STATEMENT of PREMIUMS payable in respect of Re-assurances, corresponding to Heading No. 3.

AGE.	Premiums payable Annually.	AGE.	Premiums payable Annually.
	£. s. d.		£. s. d.
33	73 7 6	52	63 3 2
35	128 15 —	53	30 3 4
39	21 5 —	70	176 — —
43	90 10 —	77	49 15 9
44	48 18 4		
47	156 12 6		£. 838 10 7
49	Ceased.		



ATLAS FIRE AND LIFE ASSURANCE COMPANY—*continued.*

## ANSWER to Question No. 4.

The TOTAL AMOUNT Assured, under Classes of Assurance Business, other than for the whole term of Life, distinguishing the Sums assured under each Class, and stating separately the amount assured, with and without profits, and the total amount of Reversionary Bonuses.

CLASSES OF ASSURANCE.	With Profits.		Without Profits.	Premiums Receivable Annually.		
	Sum Assured.	Reversionary Bonus.	Sum Assured.	Assurances with Profits.	Assurances without Profits.	Extra Premiums.
	£.	£.	£.	£. s. d.	£. s. d.	£. s. d.
For the whole term of Life, Premiums in Limited Payments, not yet paid up - -	42,500	812	-	1,530 12 4	-	-
For the whole term of Life Reduced Rate of Premium for the first five years - -	7,100	-	3,900	399 18 4	81 14 -	-
On the first of Two Lives - - - -	1,150	600	2,450	48 2 9	147 5 3	-
On the first of Three Lives - - - -	-	-	175	-	7 15 3	-
On the last of Two Lives - - - -	48,258	9,431	5,600	1,068 - 6	159 7 1	- 12 6
On the last of Three Lives - - - -	36,640	5,090	10,590	520 3 6	109 - 7	- 3 9
On the last of Four Lives - - - -	-	-	1,600	-	97 9 4	-
One Life against another - - - -	200	27	13,080	5 7 6	313 8 10	-
Policies payable during Lifetime - -	150	-	18,250	5 10 -	886 2 5	5 - -
Short Term Assurances - - - -	-	-	14,050	-	180 - 5	-
To secure Contingent Annuities of 765 l. per annum. (See also Question 8.) - - -	-	-	-	-	200 9 8	-
TOTALS - - - £.	135,998	15,960	69,645	3,577 14 11	2,132 12 10	5 16 3

## ANSWER to Question No. 5.

The AMOUNT of PREMIUMS receivable annually in respect of each such special Class of Assurances mentioned under Heading No. 4, distinguishing ordinary from extra Premiums.

## ANSWER to Question No. 6.

The TOTAL AMOUNT of Premiums which has been received from the commencement upon all Policies under each special Class mentioned under Heading 4.

CLASSES OF ASSURANCE.	TOTAL Premiums Received on	
	Policies with Profits.	Policies without Profits.
	£. s. d.	£. s. d.
For the whole term of Life, Premiums in limited payments not yet paid up - -	9,171 4 6	-
For the whole term of Life, reduced Rate of Premiums for the first five years - -	2,011 13 4	463 15 11
On the first of Two Lives - - - -	1,674 4 4	649 14 4
On the first of Three Lives - - - -	-	90 5 6
On the last of Two Lives - - - -	34,467 9 7	906 7 2
On the last of Three Lives - - - -	16,558 9 2	816 6 5
On the last of Four Lives - - - -	-	1,364 10 8
One Life against another - - - -	102 2 6	2,235 17 -
Policies payable during Lifetime - -	5 10 -	5,775 8 1
Short Term Assurances - - - -	-	606 9 11
To secure Contingent Annuities of 765 l. per annum. (See also Question 8.) - - -	-	4,630 18 2
TOTALS - - - £.	63,990 13 5	17,539 13 2

## ANSWER to Question No. 7.

The TOTAL AMOUNT of Immediate Annuities on Lives, distinguishing the amounts for each Year of Life.

Age.	Annuity.
	£.
48 - -	15
53 - -	50
55 - -	10
57 - -	30
60 - -	55
65 - -	45
68 - -	20
70 - -	65
72 - -	60
74 - -	60
79 - -	30
82 - -	50
Total Immediate Annuities - } £.	490

ATLAS FIRE AND LIFE ASSURANCE COMPANY—*continued.*

## ANSWER to Question No. 8.

The AMOUNT of all ANNUITIES other than those specified under Heading No. 7, distinguishing the amount of Annuities payable under each Class, the amount of Premiums annually receivable, and the amount of Consideration Money received in respect of each such Class, and the total amount of Premium received from the commencement upon all Deferred Annuities.

(Included in No. 5 and No. 6.)

Total Amount Annuities.	Annual Premiums Receivable.	Amount of Premiums already Received, which is, in fact, the Consideration.
£.	£. s. d.	£. s. d.
765	200 9 8	4,630 18 2

Being 23 Assurances to secure an Annuity to the Wife after the Death of the Husband.  
No Deferred Annuities.

## ANSWER to Question No. 9.

The AVERAGE RATE of INTEREST at which the Life Assurance Fund of the Company was invested at the close of each Year during the period since the last investigation.

Y E A R.	Average Rate of Interest Realised.
	£. s. d.
1870 - - - -	4 6 5
1871 - - - -	4 5 11
1872 - - - -	4 8 3
1873 - - - -	4 10 9
1874 - - - -	4 7 1

## ANSWER to Question No. 10.

A TABLE of Minimum Values allowed for the Surrender of Policies for the whole Term of Life.

Sum Assured, 1,000 L.

Age at Commence- ment of the Policy.	T E R M I N F O R C E.					
	5 YEARS.		10 YEARS.		15 YEARS.	
	Participating Scale.	Non-participating Scale.	Participating Scale.	Non-participating Scale.	Participating Scale.	Non-participating Scale.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	31 - -	28 - -	66 - -	60 - -	104 - -	93 - -
25	36 - -	32 - -	76 - -	68 - -	118 - -	106 - -
30	41 - -	37 - -	86 - -	77 - -	133 - -	120 - -
35	47 - -	42 - -	97 - -	88 - -	150 - -	135 - -
40	54 - -	48 - -	110 - -	99 - -	169 - -	152 - -
45	61 - -	55 - -	125 - -	112 - -	191 - -	172 - -
50	70 - -	63 - -	143 - -	128 - -	219 - -	197 - -
55	81 - -	73 - -	166 - -	149 - -	253 - -	228 - -
60	96 - -	87 - -	195 - -	176 - -	292 - -	263 - -
65	116 - -	104 - -	229 - -	206 - -	339 - -	305 - -

To which sums must be added the present values of Bonuses attaching to Participating Policies.

The sum allowed on surrender of a Reversionary Bonus on a Policy is 80 per Cent. of its value as ascertained by the Table of Mortality upon which the Premium for the Assurance was based.

The sum allowed on surrender of Endowment Policies is not less than one-third of the Premiums actually paid on a Policy.

Wm Hy. Tyndall, Actuary,  
Principal Officer, Life Department.

Thomas Chapman, Chairman.  
John George Maclean, Director.  
Charles A. Prescott, Director.

## PROTECTOR ENDOWMENT, LOAN AND ANNUITY COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNT of the Protector Endowment, Loan and Annuity Company, for the Year ending  
31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year 1874	16,675	7	4	Claims under Life Policies after deduction of Sums Re-assured	3,434	18	5
Premiums—no Re-assurance	2,439	9	8	Surrenders	-	-	-
Interest and Dividends from Loan Account	895	-	-	Commission	-	-	-
Other Receipts	-	-	-	Expenses of Management (charged in Loan Account)	-	-	-
	-	-	-	Other Payments:			
	-	-	-	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	16,574	18	7
£.	20,009	17	-	£.	20,009	17	-

## No. 2.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year 1874	4,186	-	-	Annuities	735	3	3
Consideration for Annuities granted	-	-	-	Commission	-	-	-
Interest from Loan Account	209	6	-	Expenses of Management (charged to Loan Account)	-	-	-
Other Receipts:				Other Payments:			
Income Tax deducted	7	17	9	Income Tax	15	4	9
	-	-	-	Amount of Annuity Fund at the end of the Year, as per Fourth Schedule	3,652	15	9
£.	4,403	3	9	£.	4,403	3	9

## No. 3.—LOAN ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Loan Surplus Fund at the beginning of the Year 1874	5,121	15	3	Dividends to Shareholders	1,229	-	-
Interest and Charges	17,553	12	7	Expenses of Management, Office Expenses, Salaries, Fees, Postages, Advertisements, Bond Stamps, Medical Fees, Travelling Charges, Printing, Stationery, and Law Charges	4,066	-	9
	-	-	-	Commissions	560	1	7
	-	-	-	Rebates and Losses on Loans	989	9	8
	-	-	-	Other Payments:			
	-	-	-	Interest to Depositors	6,217	19	-
	-	-	-	Interest to Life Account	895	-	-
	-	-	-	Interest to Annuity Account	209	6	6
	-	-	-	Income Tax	63	11	4
	-	-	-	Loan Surplus Fund, as per Fourth Schedule	8,444	19	6
£.	22,675	7	10	£.	22,675	7	10

## FOURTH SCHEDULE.

BALANCE SHEET of the Protector Endowment, Loan and Annuity Company, for the Year ending 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	16,741	-	-	Mortgages on Property within the United Kingdom	-	-	-
Life Assurance Fund	16,574	18	7	Do. out of the United Kingdom	-	-	-
Annuity Fund	3,652	15	9	Loans on the Company's Policies	-	-	-
Loan Surplus Fund	8,444	19	6	Investments:			
Other Funds	-	-	-	In British Government Securities	-	-	-
	-	-	-	" Indian and Colonial do.	-	-	-
	-	-	-	" Foreign do.	-	-	-
	-	-	-	" Railway and other Debentures and Debenture Stocks	5,569	13	1
	-	-	-	" Ditto Shares (Preference and Ordinary)	-	-	-
	-	-	-	" House Property and Furniture, &c.	4,576	-	-
	-	-	-	" Other Investments	-	-	-
Other Sums owing by the Company:	47,413	13	10	Loans upon Personal Security	169,047	17	8
Deposits	137,107	3	7	Agents' Balances	-	-	-
Claims under Life Policies admitted but not yet paid	-	-	-	Outstanding Premiums	353	10	1
	-	-	-	Do. Interest	252	16	-
	-	-	-	Cash in hand, and on Current Account	4,720	19	9
	-	-	-	Other Assets	-	-	-
£.	184,520	17	5	£.	184,520	17	5

Examined by us, this 24th day of February 1875.

Alfred Smee, Chairman.  
W. H. Thornthwaite, } Directors.  
Edward Solly,  
Alexander McMorran, Secretary.

We hereby certify that we have examined this Statement of Accounts, and have found the same to be correct. Dated this 26th day of February 1875.

G. H. Ladbury,  
H. C. T. Beadnell, } Auditors.



## LANCASHIRE INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Lancashire Insurance Company, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	-	254,972	1 5	Claims under Life Policies (after deductions of Same Re-assured)	-	£. 18,399	18 -
Premiums after deduction of Re-assurance of Premiums	-	45,561	10 6	Surrenders	-	1,511	17 9
Interest and Dividends	-	12,047	16 10	Commission	-	1,742	14 6
				Expenses of Management	-	3,564	11 3
				Bonuses paid in Cash	-	387	2 10
							25,606 4 4
				Proprietors' Fund, 20 per cent. of Profits to 31st December 1874	-	£. 8,197	- -
				Amount of Life Assurance Fund at the end of the Year	-	278,778	4 5
£.	312,581	8 9					286,975 4 5
							£. 312,581 8 9

## No. 2.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums received after deduction of Re-assurances	-	270,367	15 3	Losses by Fire after deduction of Re-assurances	-	151,189	18 -
				Expenses of Management	-	26,076	7 10
				Commission	-	37,435	- 3
				Surplus carried to Profit and Loss Account	-	55,606	9 9
£.	270,367	15 3					£. 270,367 15 3

## No. 3.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account, being Reserve Fund	-	101,852	7 6	Dividend to Shareholders including that due 20th January 1875	-	27,324	10 -
Interest and Dividends	-	11,438	7 5	Balance of Purchase of Northern Counties Fire Office	-	3,868	17 8
Surplus from Fire Business	-	55,696	9 2	Lease of London Premises	-	4,021	17 6
Life Fund, as above	-	8,197	- -	Balance, being Reserve Fund	-	141,968	18 11
£.	177,184	4 1					£. 177,184 4 1

## FOURTH SCHEDULE.

BALANCE SHEET of the Lancashire Insurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	-	156,140	- -	Mortgages on Property within the United Kingdom	-	185,569	7 1
New Shares, paid in advance	-	4,397	- -	Loans on the Company's Policies	-	15,193	18 7
Reserve Fund	-	141,968	18 11	Investments:			
Life Assurance Fund	-	£. 286,975	4 5	In Colonial Government Securities	-	£. 23,824	19 8
Less Proprietors' Share	-	8,197	- -	In Foreign Government Securities	-	84,225	1 2
				Railway and other Debentures and Debenture Stock	-	118,690	- -
				Railway Preference and other Shares	-	34,301	7 3
				House Property and Land	-	60,636	9 8
							321,677 17 0
Claims under Life Policies admitted but not yet paid	-	7,543	5 8	Loans on Personal Security	-	2,905	6 8
Outstanding Fire Losses	-	31,913	7 2	Agents' and Branch Office Balances	-	68,533	4 8
Dividend due to Shareholders, including that payable 20th January 1875	-	16,534	14 -	Outstanding Premiums at Head Office	-	2,820	9 7
				Interest accrued	-	6,182	9 6
				Cash at Bankers	-	£. 31,175	8 11
				Bills on hand	-	3,217	7 5
£.	637,275	10 2					34,392 16 4
							£. 637,275 10 2

We have examined this Account, and find the same correct.

A. Murray,  
Jas. Halliday, } Auditors.Nathl. Shelmerdine, Chairman.  
John Knowles, } Directors.  
Geo. B. Blair, }  
George Stewart, General Manager and Actuary.

LANCASHIRE INSURANCE COMPANY—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies of the Lancashire Insurance Company, made by the Actuary.

1. THE date up to which the valuation is made is the 31st December 1874.
2. The principles upon which the Valuation and Distribution of Profits among the Policyholders are made are determined by the 102nd and 107th clauses of the Company's Deed of Settlement.—*See also answers to Questions 5 and 9.*
3. The Table of Mortality used in the Valuation is the Carlisle Table.
4. The Rate of Interest assumed in the calculations is  $3\frac{1}{2}$  per cent.
5. The Valuation having been made on the net premium, the whole loading (*id est*, the difference between the premiums payable and the net premium) has been reserved as a provision for future expenses and profits.
6. The Consolidated Revenue Account since the last Valuation is given below.
7. The Liabilities of the Company under Life Policies at the date of the Valuation, showing the amount assured and the amount of premiums payable under each class of Policies, both with and without profits, are given on page 104. "Free Policies" therein named are in reality Bonus Certificates in another form. They are not entitled to share in profits, and are all for "whole of life."  
The Net Liabilities and Assets of the Company, with the amount of the Surplus, are given on page 104.
8. All Policies issued with Profits share in the Profits at the first division after they are effected.
9. The result of the Valuation shows:—
  - (1.) That in the *five years* the total amount of Profits made by the Company was 40,987 *l*.
  - (2.) Twenty per cent. of these profits, amounting to 8,197 *l*., belong to the Proprietors. The balance of 32,790 *l*., being eighty per cent. of such Profits, has been distributed in Bonuses amongst the Life Assured, under 3,797 policies, insuring 1,387,870 *l*.  
The eighty per cent. of realised Profits has enabled the Directors to declare a bonus of 1 *l*. per cent. per annum, on the sums assured under all policies in force during the quinquennium. All policies issued previous to 31st December 1870, will thus receive an addition of 5 *l*. per cent.; while policies issued in the years 1871, 1872, 1873, and 1874, on each of which the full year's premiums have been paid, will receive additions to the sums assured of 4 *l*., 3 *l*., 2 *l*., and 1 *l*. per cent. respectively.
  - (3.) The following are specimens of Bonuses allowed to Policies of 100 *l*.

Age at Entry.	Number of Years in Force.				Present Cash Equivalent of Bonus of 10 <i>l</i> .
	5.	10.	15.	20.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - -	5 - -	7 10 -	9 10 -	18 - -	2 8 6
30 - -	5 - -	7 10 -	9 10 -	18 - -	2 19 6
40 - -	5 - -	7 10 -	9 10 -	18 - -	3 12 6
50 - -	5 - -	7 10 -	9 10 -	18 - -	4 8 6

FORM referred to under Heading No. 6, in the Fifth Schedule.

CONSOLIDATED REVENUE ACCOUNT of the Lancashire Insurance Company for Five Years, commencing 1st January 1870, and ending 31st December 1874.

	£. s. d.		£. s. d.
Amount of Funds on 1st Jaauary 1870 -	181,832 9 1	Claims under Policies (after deduction of Sums Re-assured) - - -	113,977 18 8
Premiums (after deduction of Re-assurance Premiums) - - -	208,954 6 1	Surrenders - - - - -	6,214 16 10
Consideration for Annuities granted - - -	Nil.	Annuities - - - - -	Nil.
Interest and Dividends - - -	50,813 10 8	Commission - - - - -	7,898 15 3
		Expenses of Management - - -	20,288 16 2
		Dividends to Shareholders - - -	Nil.
		Bonuses paid in Cash - - -	6,244 14 6
		Proprietors' Fund, 20 per cent. of Profits to 31st December 1874 - - -	8,197 - -
		Amount of Funds on 31st December 1874, as per Third Schedule - - -	278,778 4 5
	£. 441,600 5 10		£. 441,600 5 10

LANCASHIRE INSURANCE COMPANY—continued.

FORM referred to under Heading No. 7, in Fifth Schedule.

SUMMARY and VALUATION of the Policies of the Lancashire Insurance Company, as at 31st December 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.					VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Extra Premiums.	Value by the Carlisle Tables ; Interest, 3½ per Cent.			
						Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if computed.	Net Liability.
ASSURANCES.		£.	£.	£.	£.	£.	£.	£.	£.
I.—WITH PROFITS :									
For Whole Term of Life - - -	3,549	1,342,639	38,096	Not ascertained.	171	636,058	568,704	Not ascertained, the net liability having been computed from a prepared Table of the values of policies for every month of age and every month of duration.	213,310
By Limited Payments - - - -	109	52,143	1,436		4	21,666	14,959		10,563
Joint Lives - - - - -	131	28,125	1,242		8	14,240	10,635		6,233
Endowments - - - - -	8	1,555	59		2	904	523		603
Free Policies issued in lieu of Bonuses -	28	2,931	-		-	1,725	-		1,725
Total with Profits - - -	3,825	1,427,393	40,833		185	674,593	594,821		232,434
II.—WITHOUT PROFITS :									
For Whole Term of Life - - - -	594	245,240	7,343		65	118,045	107,140		32,255
By Increasing Premiums - - - -	28	12,900	283		10	5,719	4,931		1,375
Endowments - - - - -	178	28,500	1,064		1	12,899	9,914		4,645
For Short Terms - - - - -	25	13,350	265		-	1,115	902		530
Survivorships - - - - -	14	14,970	210		10	3,112	1,531		2,181
Total without Profits - - -	839	314,960	9,165		86	140,890	124,418		40,986
TOTAL - - - - -	4,664	1,742,353	49,998		271	815,483	719,239		273,420
Deduct Re-assurances - - - -	-	156,635	4,651		50	72,074	59,984		27,432
Net Amount of Assurances - - -	4,664	1,585,718	45,347		221	743,409	659,255		245,988

FORM referred to under Heading No. 7, in Fifth Schedule.

Dr.		VALUATION BALANCE SHEET as at 31st December 1874.		Cr.	
		£.		£.	
To Net Liability under Assurance Transactions, as per Summary provided in Fifth Schedule - - - -		245,988	By Life Assurance Funds, as per Third and Fourth Schedules - - - - -	286,975	
To Surplus - - - - -		40,987			
		£. 286,975		£. 286,975	

Nathl. Sheldermine, Chairman.  
John Knowles, } Directors.  
Geo. B. Blair, }  
George Stewart, General Manager and Actuary.



LANCASHIRE INSURANCE COMPANY—continued.

SIXTH SCHEDULE.

STATEMENT of the Life Assurance Business of the Lancashire Insurance Company on the 31st December 1874.

1. THE published Tables of Premiums for Assurance for the whole term of life in use at the above date are given below.
2. The Total Amount Assured on Lives for the whole term of life, distinguishing the portions assured with and without Profits, stating separately the total Reversionary Bonuses, and specifying the sums assured for each year of life, from the youngest to the oldest ages, will be found on page 106, and the Re-assurances on page 107.
3. The Amount of Premiums receivable annually for each year of life, in respect of Assurances under heading No. 2, will be found on page 106, and the Re-assurances on page 107.
4. The Total Amount assured under classes other than for the whole term of life, with and without profits, and the amount of Reversionary Bonuses, will be found on page 108, and Re-assurances on page 108.
5. The Annual Premiums in respect of Assurances under heading No. 4 will be found on page 108, and Re-assurances on page 108.
6. The Total Premiums received under Assurances under heading No. 4 will be found on page 108, and Re-assurances on page 108.
- 7 and 8. The Company does not grant Annuities.
9. The Average Rate of Interest during the five years was, in 1870, 4*l.* 11*s.*; 1871, 4*l.* 9*s.* 3*d.*; 1872, 4*l.* 13*s.* 4*d.*; 1873, 4*l.* 13*s.* 4*d.*; 1874, 4*l.* 13*s.* 7*d.*
10. The Company has no Table of Minimum Surrender Values. Each case is separately valued on the same principles as the Policies in the quinquennial valuation. The following are "instances":—

AGE.				DURATION.				AMOUNT.				VALUE.			
								£. s. d.				£. s. d.			
30	-	-	-	12 years	-	-	-	500	-	-		65	-	-	
40	-	-	-	11 years	-	-	-	1,500	-	-		180	-	-	
50	-	-	-	15 years	-	-	-	500	-	-		145	-	-	

Policies on known unhealthy Lives are not issued; but when lives below the average are accepted at Premiums corresponding to an increased age, they are treated as if such increased age were the real age of the Assured in all calculations.

TABLE of PREMIUMS required by Question I.

AGE.	ANNUAL PREMIUM.		AGE.	ANNUAL PREMIUM.	
	With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
20	1 17 -	1 13 10	40	3 3 6	2 16 9
21	1 17 8	1 14 5	41	3 5 6	2 18 8
22	1 18 6	1 15 1	42	3 7 8	3 - 8
23	1 19 6	1 15 10	43	3 10 -	3 2 10
24	2 1 -	1 16 8	44	3 12 3	3 5 1
25	2 3 -	1 17 7	45	3 15 -	3 7 6
26	2 4 -	1 18 6	46	3 17 9	3 10 1
27	2 5 -	1 19 5	47	4 - -	3 12 10
28	2 6 -	2 - 5	48	4 3 3	3 15 10
29	2 7 -	2 1 5	49	4 7 -	3 19 1
30	2 8 6	2 2 6	50	4 10 6	4 2 6
31	2 9 6	2 3 7	51	4 13 6	4 5 11
32	2 10 9	2 4 9	52	4 16 9	4 9 4
33	2 12 -	2 5 11	53	5 - 3	4 12 10
34	2 13 10	2 7 2	54	5 4 6	4 16 5
35	2 15 -	2 8 6	55	5 9 6	4 - 1
36	2 16 6	2 9 11	56	5 14 -	5 4 -
37	2 18 -	2 11 6	57	5 18 9	5 8 3
38	2 19 9	2 13 2	58	6 3 6	5 12 8
39	3 1 6	2 14 11	59	6 8 6	5 17 5

## LANCASHIRE INSURANCE COMPANY—continued.

STATEMENT required by Questions 2 and 3.

AGES.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Ordinary Premiums.	Extra Premiums.	Reversionary Bonuses.	Amount Assured.	Ordinary Premiums.	Extra Premiums.	
	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	
13	100	1 14 6	—	—	—	—	—	
14	600	10 7 —	—	—	—	—	—	
15	2,000	34 10 —	—	—	—	—	—	
16	300	5 4 3	—	5 — —	—	—	—	
17	350	6 2 3	—	—	—	—	—	
18	425	7 11 5	—	—	100	1 11 8	—	
19	950	16 13 10	—	13 15 —	—	—	—	
20	1,000	18 2 9	—	—	—	—	—	
21	3,350	62 6 —	2 — —	5 — —	100	1 14 5	—	
22	3,800	72 17 4	2 — —	—	200	7 8 10	—	
23	6,000	117 5 1	—	3 15 —	3,400	39 9 9	—	
24	9,050	180 1 10	—	2 10 —	750	13 15 6	—	
25	13,300	277 17 7	5 — —	6 15 —	750	12 19 —	—	
26	18,050	357 14 8	1 — —	72 10 —	3,500	63 9 2	2 — —	
27	13,150	276 9 10	1 — —	24 10 —	3,850	73 1 8	—	
28	17,800	395 2 3	—	39 15 —	2,550	48 10 1	—	
29	24,575	553 16 2	1 — —	52 2 6	1,250	25 14 4	—	
30	23,700	536 4 3	1 — —	110 5 —	4,850	103 7 11	—	
31	29,450	686 5 9	—	145 — —	5,450	107 4 2	6 — —	
32	30,100	698 10 —	— 10 —	174 — —	4,100	89 8 5	—	
33	35,800	830 17 9	— 10 —	290 14 6	8,670	182 19 7	—	
34	33,450	815 9 —	12 10 —	261 10 —	6,800	146 1 3	—	
35	34,100	827 14 7	5 — —	381 10 —	2,350	59 7 2	7 10 —	
36	39,000	960 1 9	40 — —	277 10 —	8,100	185 6 4	—	
37	30,900	759 10 9	1 10 —	406 7 6	8,200	202 18 10	—	
38	32,800	899 14 11	7 15 —	350 5 —	6,350	164 — 9	—	
39	34,700	904 6 2	—	474 7 6	9,000	223 19 7	—	
40	45,400	1,224 12 9	2 15 —	743 18 9	11,100	272 4 11	1 10 —	
41	40,050	1,079 10 8	5 — —	693 7 6	7,650	219 12 9	— 12 6	
42	47,800	1,256 10 2	5 — —	1,061 2 6	4,550	116 9 9	— 10 —	
43	32,100	857 6 10	2 5 —	883 11 3	5,600	167 10 5	2 10 —	
44	60,950	1,636 16 10	53 15 —	982 3 9	9,350	261 3 7	—	
45	42,800	1,162 5 —	16 — —	1,180 5 —	7,950	236 8 2	—	
46	50,350	1,354 5 9	—	2,096 7 6	11,250	303 19 3	—	
47	46,900	1,289 3 5	1 10 —	1,604 3 5	8,100	293 13 2	—	
48	38,900	1,175 15 4	3 — —	1,113 3 9	7,550	216 6 11	—	
49	37,600	1,125 16 4	—	1,547 18 9	5,300	172 8 11	1 — —	
50	37,100	1,170 13 8	—	1,326 11 3	4,100	124 19 —	—	
51	33,800	1,011 12 6	—	903 — 7	2,700	96 14 10	—	
52	39,650	1,348 7 9	—	1,085 15 —	6,700	210 13 8	—	
53	35,450	1,291 12 —	—	1,169 8 9	6,250	220 10 11	—	
54	22,900	759 3 9	— 10 —	805 14 1	3,800	140 6 7	—	
55	23,400	806 18 10	—	1,048 — —	6,850	242 13 8	—	
56	32,250	1,018 13 2	—	1,933 5 7	5,300	232 19 6	—	
57	22,450	747 16 6	1 — —	990 17 6	6,150	308 8 6	—	
58	25,550	939 18 2	—	1,499 16 2	8,300	322 18 8	—	
59	22,850	854 17 8	—	1,705 — —	1,550	73 1 2	—	
60	12,600	482 13 9	—	757 17 6	16,970	554 19 8	—	
61	13,500	561 8 —	—	587 7 6	4,100	264 18 10	—	
62	14,925	592 14 10	—	937 14 —	500	17 — 5	—	
63	12,850	510 2 8	—	1,115 16 3	420	19 2 8	—	
64	18,700	777 1 1	—	833 12 6	950	40 12 10	—	
65	4,775	217 13 3	—	160 18 1	400	14 11 11	—	
66	6,300	260 16 10	—	319 15 —	1,130	53 19 7	—	
67	6,675	305 19 8	—	343 17 6	1,900	76 14 10	—	
68	6,350	294 19 11	—	494 10 —	1,050	31 18 4	—	
69	7,700	368 1 10	—	535 12 6	1,300	80 16 3	—	
70	4,150	197 1 11	—	259 2 6	4,000	158 6 4	44 2 —	
71	6,300	335 9 2	—	334 17 6	400	25 14 —	—	
72	6,000	278 18 —	—	388 3 9	—	—	—	
73	1,450	72 11 6	—	36 5 —	—	—	—	
74	3,400	189 15 4	—	215 10 —	—	—	—	
75	1,850	101 8 2	—	66 3 8	1,400	72 16 —	—	
76	1,420	82 3 9	—	68 9 3	—	—	—	
77	1,000	61 — —	—	22 — —	300	15 17 1	—	
78	—	—	—	—	—	—	—	
79	650	41 6 2	—	45 18 9	—	—	—	
80	—	—	—	—	—	—	—	
£.	1,307,645	38,095 14 7	171 10 —	34,994 4 4	245,240	7,343 1 6	65 14 6	

LANCASHIRE INSURANCE COMPANY—*continued.*

## RE-ASSURANCES—Questions 2 and 3.

AGES.	WITH PROFITS.			WITHOUT PROFITS.	
	Amount Assured.	Annual Premiums.	Reversionary Bonuses.	Amount Assured.	Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
24 - - -	1,500 - -	26 12 1	—	—	—
26 - - -	5,000 - -	84 - 10	—	—	—
29 - - -	3,500 - -	70 8 4	—	—	—
30 - - -	500 - -	11 3 4	—	—	—
31 - - -	2,000 - -	41 8 4	- - -	1,000 - -	19 - -
34 - - -	- - -	- - -	- - -	1,000 - -	20 - -
35 - - -	1,000 - -	21 9 2	56 5 -	—	—
36 - - -	2,000 - -	44 2 1	—	—	—
38 - - -	2,000 - -	42 10 10	- - -	500 - -	11 15 10
40 - - -	3,500 - -	95 9 7	- - -	3,500 - -	85 10 5
41 - - -	500 - -	22 17 6	—	—	—
42 - - -	4,000 - -	95 5 -	—	—	—
43 - - -	1,500 - -	34 7 7	79 12 10	—	—
44 - - -	12,000 - -	304 19 2	15 - -	1,500 - -	45 10 -
45 - - -	6,000 - -	180 12 1	- - -	700 - -	23 3 2
46 - - -	11,500 - -	283 9 2	417 17 -	500 - -	14 - -
47 - - -	1,500 - -	37 2 1	92 3 6	—	—
48 - - -	4,500 - -	152 9 2	15 12 6	—	—
49 - - -	5,000 - -	154 19 2	—	—	—
50 - - -	4,500 - -	135 1 3	—	—	—
51 - - -	7,000 - -	185 13 4	—	—	—
52 - - -	9,500 - -	953 8 4	226 1 8	—	—
53 - - -	3,000 - -	123 18 4	—	—	—
54 - - -	1,000 - -	33 13 4	—	—	—
55 - - -	- - -	- - -	- - -	1,000 - -	42 16 8
56 - - -	3,000 - -	104 7 6	—	—	—
57 - - -	3,000 - -	120 - 10	150 1 1	1,500 - -	81 2 1
58 - - -	- - -	- - -	- - -	4,000 - -	175 10 10
59 - - -	3,000 - -	93 11 3	500 1 5	—	—
60 - - -	- - -	- - -	- - -	8,000 - -	261 9 -
61 - - -	1,000 - -	37 6 8	118 3 2	—	—
62 - - -	1,000 - -	45 10 10	—	—	—
63 - - -	500 - -	28 12 6	—	—	—
64 - - -	8,000 - -	316 - 5	638 - -	—	—
69 - - -	4,000 - -	173 10 -	769 6 4	—	—
71 - - -	4,200 - -	237 11 2	148 2 1	—	—
72 - - -	500 - -	28 1 3	—	—	—
£.	120,700 - -	3,719 12 6	3,226 6 7	23,200 - -	779 18 -



## LANCASHIRE INSURANCE COMPANY—continued.

## STATEMENTS required by Questions 4, 5, and 6.

DESCRIPTION OF ASSURANCE.	Sum Assured.	Reversionary Bonuses.	Ordinary Premiums.	Extra Premiums.	TOTAL PREMIUMS RECEIVED.	
					Ordinary.	Extra.
<b>I.—WITH PROFITS.</b>						
	£.					
By Limited Payments - - - -	51,100	1,043	1,436	4	13,101	4
Joint Lives - - - - -	27,625	500	1,242	8	11,631	99
Endowments - - - - -	1,500	55	59	2	842	57
Total With Profits - - -	80,225	1,598	2,737	14	25,574	160
<b>II.—WITHOUT PROFITS.</b>						
By Increasing Premiums - - -	12,900	-	283	10	2,499	10
Endowments - - - - -	28,500	-	1,064	1	7,441	5
For Short Terms - - - - -	13,350	-	265	-	622	—
Survivorships - - - - -	14,970	-	210	10	3,246	30
Total Without Profits - - -	69,720	-	1,822	21	13,808	45
TOTAL - - -	149,945	1,598	4,559	35	39,382	205

## RE-ASSURANCES, corresponding with above.

DESCRIPTION OF ASSURANCE.	Sum Assured.	Reversionary Bonuses.	Ordinary Premiums.	Extra Premiums.	TOTAL PREMIUMS PAID.	
					Ordinary.	Extra.
WITH PROFITS.	£.					
By Limited Payments - - - -	3,700	309	57	- -	1,100	—
WITHOUT PROFITS.						
By Increasing Premiums - - -	3,500	- -	63	- -	417	—
Short Terms - - - - -	2,000	- -	32	- -	64	—
TOTAL - - -	9,200	309	152	- -	1,581	—

Nathl. Shelmerdine, Chairman.  
 John Knowles, } Directors.  
 Geo. B. Blair, }  
 George Stewart, General Manager and Actuary.

EQUITABLE LIFE ASSURANCE SOCIETY.

FIRST SCHEDULE.

REVENUE ACCOUNT of the Equitable Life Assurance Society, for the Year ending 31st December 1874.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year 1874				Claims paid ( <i>no Re-assurances</i> *)	£. 172,937	14	-
After deducting claims due and unpaid, and				Additions to those claims by way			
claims admitted but not due	4,012,926	3	9	of Bonus	142,725	12	6
Premiums received	£. 150,939	16	-		315,663	6	6
Difference between Premiums				Difference between claims allowed			
due and unpaid, at the begin-				and unpaid at the beginning			
ning and end of the year	518	14	6	and end of the year	42,210	11	-
Interest and Dividends received	173,853	4	6				
Difference between amounts due				Bonuses surrendered for cash	-	-	-
and unpaid at beginning and				Surrendered Policies	-	-	-
end of year	645	1	6	Annuities	-	-	-
				Commission ( <i>no Commission allowed</i> *)	-	-	-
				Expenses of Management	-	-	-
				Dividends and Bonuses to Shareholders ( <i>no Share</i>			
				<i>holders</i> *)	-	-	-
				Returns of Premiums and Forfeits	-	-	-
				Income Tax	-	-	-
				Amount of Funds at the end of the Year, after			
				deducting claims due and unpaid, and claims ad-			
				mitted but not due	4,044,234	4	2
	£.	4,339,987	12 1		£.	4,339,987	12 1

The Equitable has no Re-assurances, has never paid Commission for the introduction of business, or employed agents, and, being a purely mutual Office, has no Shareholders.

W. F. Pollock, President.  
James Spicer,  
Richard Twining, } Two of the Directors.  
J. W. Stephenson, Actuary.

SECOND SCHEDULE.

BALANCE SHEET of the Equitable Life Assurance Society, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital Funds, as per First Schedule	4,044,234	4	2	Mortgages on Property within the United Kingdom	2,639,072	18	8
Claims due and unpaid	1,284	15	-	Loans on the Society's Policies within their sur-			
Claims admitted but not due	50,471	4	-	render values	182,437	4	6
				£. 300,000 Stock in the 3 per Cent. Reduced Bank			
				Annuities, at 91½	274,500	-	-
				£. 45,000 Stock in the 3 per Cent. Consols, at 93½	41,962	10	-
				£. 300,000 Stock in the New 3 per Cents, at 91½	274,500	-	-
				£. 160,000 Metropolitan Consolidated Stock, at 97½	155,800	-	-
				£. 90,000 East India Railway Stock, at 118	106,200	-	-
				£. 100,000 Great Indian Peninsula Railway Stock,			
				at 112	112,000	-	-
				City Bonds	190,000	-	-
				£. 100,000 Furness Railway Debentures	100,000	-	-
				Premiums due and unpaid	6,807	15	-
				Interest due and unpaid	2,388	4	10
				Balance at the Bank	10,047	7	4
				Cash in hand	274	2	10
£.	4,095,990	3	2	£.	4,095,990	3	2

W. F. Pollock, President.  
James Spicer,  
Richard Twining, } Two of the Directors.  
J. W. Stephenson, Actuary.

## WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY.

## THIRD SCHEDULE.

REVENUE ACCOUNT of the Wesleyan and General Life and Sickness Assurance Society, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

1 January 1874 :	£. s. d.	31 December 1874 :	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	44,501 14 5½	Claims under Policies - - - - -	6,972 17 1
31 December 1874 :		Surrenders - - - - -	426 14 3
Premiums (no Re-assurance Premiums) - - -	8,740 4 5	Commission - - - - -	791 - -
Interest - - - - -	1,997 1 9	Expenses of Management - - - - -	1,000 18 10
Other receipts - - - - -	—	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	46,047 10 5½
£.	55,239 - 7½	£.	55,239 - 7½

*Benjamin Smith, Chairman.  
John Field, Deputy Chairman.  
David Barr, Director.  
James W. Lewis, Manager.  
R. Aldington Hunt, Secretary.*

## No. 2.—SICKNESS ASSURANCE ACCOUNT.

1 January 1874 :	£. s. d.	31 December 1874 :	£. s. d.
Amount of Sickness Assurance Fund at the beginning of the Year - - - - -	58,209 10 6½	Claims - - - - -	15,992 5 11
31 December 1874 :		Annuityants - - - - -	104 - -
Premiums - - - - -	25,999 13 9½	Medical Fees - - - - -	3,201 6 4
Interest - - - - -	3,045 9 11	Commission - - - - -	2,208 6 6½
Other receipts - - - - -	—	Expenses of Management - - - - -	3,100 - -
£.	87,254 14 2½	Amount of Sickness Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	62,648 15 4½
		£.	87,254 14 2½

*Benjamin Smith, Chairman.  
John Field, Deputy Chairman.  
David Barr, Director.  
James W. Lewis, Manager.  
R. Aldington Hunt, Secretary.*

## No. 3.—ENDOWMENT ACCOUNT.

1 January 1874 :	£. s. d.	31 December 1874 :	£. s. d.
Amount of Endowment Fund at the beginning of the Year - - - - -	1,255 19 6½	Claims under Policies - - - - -	142 - -
Premiums - - - - -	395 17 3½	Surrenders - - - - -	153 4 6½
Interest - - - - -	38 12 9½	Commission - - - - -	—
£.	1,690 9 7½	Expenses of Management - - - - -	—
		Amount of Endowment Fund at the end of the Year, as per Fourth Schedule - - - - -	1,395 5 -½
		£.	1,690 9 7½

*Benjamin Smith, Chairman.  
John Field, Deputy Chairman.  
David Barr, Director.  
James W. Lewis, Manager.  
R. Aldington Hunt, Secretary.*



WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*continued.*

## No. 4.—ANNUITY ACCOUNT.

1 January 1874:	£. s. d.	31 December 1874:	£. s. d.
Amount of Annuity Fund at the beginning of the Year - - - - -	615 - 8	Annuities paid - - - - -	194 7 7½
31 December 1874:		Expenses of Management - - - - -	—
Consideration for Annuities - - - - -	919 7 9	Amount of Annuity Fund at the end of the Year, as per Fourth Schedule - - - - -	1,361 5 10½
Interest - - - - -	21 5 -¾		
£.	1,555 13 5¾	£.	1,555 13 5¾

*Benjamin Smith, Chairman.  
John Field, Deputy Chairman.  
David Barr, Director.  
James W. Lewis, Manager.  
R. Aldington Hunt, Secretary.*

## FOURTH SCHEDULE.

BALANCE SHEET of the Wesleyan and General Life and Sickness Assurance Society, on the 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Life Assurance Fund * - - £. 46,047 10 5½		Mortgages on Property within the United Kingdom	89,481 10 1
Sickness Assurance Fund * - 62,648 15 4¾		Ditto - ditto - out of the United Kingdom	—
Endowment Fund * - - 1,395 5 -¾		Loans on the Society's Policies - - - - -	6,735 2 3
Annuity Fund * - - - 1,361 5 10½		Investments:	
Total Funds - - - - -	111,452 16 9	In British Government Securities - - -	—
Claims admitted but not paid - - - - -	2,064 3 3	„ India - ditto - ditto - - - - -	—
		„ Foreign ditto - ditto - - - - -	—
		„ Railway and other Debentures and De- benture Stocks - - - - -	—
		„ Ditto Shares (Preference and Ordinary) -	—
		„ House Property (Offices in Moor-street, Birmingham) - - - - -	5,779 - 8
		Other Investments:	
		Invested in Policies - - - - -	619 6 3
		Loans upon Personal Security - - - - -	—
		Agents' Balances - - - - -	5,734 10 11
		Outstanding Premiums - - - - -	510 17 -
		Ditto - Interest - - - - -	1,284 14 10
		Cash:	
		On Deposit - - - - -	—
		In hand and on current account - - -	3,371 18 -
	£. 113,517 - -	£.	113,517 - -

\* Note.—The Investments of the different departments have not hitherto been kept separate, the same being included in, and forming the Assets above mentioned.

*Benjamin Smith, Chairman.  
John Field, Deputy Chairman.  
David Barr, Director.  
James W. Lewis, Manager.  
R. Aldington Hunt, Secretary.*

## COMMERCIAL UNION ASSURANCE COMPANY.

## THIRD SCHEDULE.

## Dr. REVENUE ACCOUNT of the Life Branch for the Year ending 31st December 1874.

Cr.

	£.	s.	d.		£.	s.	d.
To Amount of Life Assurance Fund at the beginning of the Year - - - - -	351,159	9	2	By Claims under Life Policies after deduction of sums Re-assured - - - - -	31,049	6	-
„ Premiums, after deduction of Re-assurance Premiums - - - - -	78,822	2	5	„ Endowment Assurance Policy matured - - - - -	500	-	-
„ Consideration for Annuities granted - - - - -	792	19	11	„ Surrenders - - - - -	3,900	19	11
„ Interest and Dividends - - - - -	19,126	13	11	„ Annuities - - - - -	734	17	1
„ Fines - - - - -	131	16	5	„ Commission - - - - -	3,268	14	-
				„ Expenses of Management - - - - -	7,157	11	6
				„ Bonuses commuted for Cash - - - - -	1,259	18	11
				„ Amount of Life Assurance Fund at the end of the Year - - - - -	402,161	14	5
£.	450,033	1	10	£.	450,033	1	10

Dr.

## BALANCE SHEET of the Life Branch on the 31st December 1874.

Cr.

	£.	s.	d.		£.	s.	d.
To Assurance Fund - - - - -	402,161	14	5	By Mortgages on Property within the United Kingdom - - - - -	183,029	6	8
„ Investment Reserve Fund - - - - -	2,256	19	10	„ Loans on the Company's Policies - - - - -	11,201	12	5
„ Claims admitted but not paid - - - - -	9,847	-	-	„ Investments:			
„ Re-assurance Premiums due but not paid - - - - -	1,913	10	1	In Indian and Colonial Government Securities	50,273	7	1
„ Surrenders due but not paid - - - - -	47	-	-	„ Foreign - - - - -	30,909	7	6
„ Annuities due but not paid - - - - -	62	10	2	„ Indian Railway Guaranteed Stock - - - - -	5,225	19	9
„ Commission due but not paid - - - - -	1,803	13	11	„ Railway Debentures - - - - -	38,821	14	-
„ Suspense Account - - - - -	143	14	7	„ Railway and other Preference Stocks and Shares - - - - -	25,562	16	3
				„ Parliamentary Debenture Bonds - - - - -	12,664	12	5
				„ Life Policy purchased - - - - -	804	-	9
				Agents' Balances - - - - -	10,133	5	-
£.	418,236	3		Outstanding Premiums - - - - -	8,618	11	4
				Do. - Interest - - - - -	1,337	11	-
				„ Cash:			
				On Deposit - - - - -	£. 38,205	9	7
				In hand and on Current Account - - - - -	1,448	9	3
					39,653	18	10
				£.	418,236	3	-

Dr.

## FIRE ACCOUNT for the Year ending 31st December 1874.

Cr.

	£.	s.	d.		£.	s.	d.
To Amount of Fire Insurance Fund at the beginning of the Year - - - - -	149,154	3	7	By Losses by Fire after deduction of Re-assurances	220,574	19	10
„ Premiums received after deduction of Re-assurances - - - - -	423,667	4	5	„ Expenses of Management - - - - -	19,498	-	9
„ Interest - - - - -	7,674	1	7	„ Commission - - - - -	84,091	18	8
				„ Bad Debts - - - - -	56	14	-
				„ Profit and Loss Account - - - - -	40,000	-	-
				„ Amount of Fire Insurance Fund at the end of the Year - - - - -	216,273	16	4
£.	580,495	9	7	£.	580,495	9	7

D. Christie, Fire Manager.

COMMERCIAL UNION ASSURANCE COMPANY—*continued.*

## MARINE ACCOUNT for the Year ending 31st December 1874.

Dr.		£.	s.	d.			£.	s.	d.	Cr.
Amount of Marine Insurance Fund at the beginning of the Year - - - -		181,451	12	4	By Claims - - - - -		283,490	13	4	
Premiums received, after deduction of Re-assurances, Discounts, and Returns - -		280,492	2	1	„ Expenses of Management - - - -		11,353	3	6	
Discount on Policy Stamps - - - -		33	7	6	„ Underwriters' Commission on 1871 Account -		1,305	14	7	
Interest - - - - -		6,085	17	6	„ Bad Debts - - - - -		267	11	-	
					„ Amount of Marine Insurance Fund at the end of the Year - - - - -		171,645	17	-	
£.		468,062	19	5			£.	468,062	19	5

J. Carr Saunders, Underwriter.

## PROFIT AND LOSS ACCOUNT for the Year ending 31st December 1874.

Dr.		£.	s.	d.			£.	s.	d.	Cr.
Balance of last Year's Account - - - -		61,961	-	7	By Dividends to Shareholders - - - -		31,250	-	-	
Interest and Dividends not carried to other Accounts - - - - -		17,538	6	8	„ Expenses not charged to other Accounts -		18,184	-	-	
Profit from Fire Account - - - - -		40,000	-	-	„ Freehold Offices, Cornhill—Amount written off this Account - - - -		1,600	-	-	
Transfer Fees - - - - -		26	-	-	„ Reserve Fund - - - - -		10,000	-	-	
£.		119,525	7	3	„ Balance - - - - -		58,491	7	3	
							£.	119,525	7	3

## FOURTH SCHEDULE.

Dr.		£.	s.	d.			£.	s.	d.	Cr.
LIABILITIES					ASSETS					
Shareholders' Capital - - - - -		250,000	-	-	By Life Investments and Outstanding Accounts, as per separate Balance Sheet - - - -		418,296	3	-	
General Reserve Fund - - - - -		90,000	-	-	„ Mortgages on Property within the United Kingdom - - - - -		161,303	9	3	
Life Branch, as per separate Balance Sheet -		418,296	3	-	„ Investments:					
Fire Fund - - - - -		216,273	16	4	„ In British Government Securities - - -		92,246	16	1	
Marine Fund - - - - -		171,645	17	-	„ Colonial „ „ - - - -		19,917	10	-	
Profit and Loss Account - - - - -		58,491	7	3	„ Foreign „ „ - - - -		134,735	-	9	
Investment Reserve Fund - - - - -		1,454	-	6	„ Indian Railway Stock Guaranteed - -		44,558	1	9	
Bills payable - - - - -		2,535	1	10	„ Railway and other Debentures and De-					
Unclaimed Dividends - - - - -		51	5	-	„ benture Stock - - - - -		85,959	2	11	
Fire Deposits - - - - -		139	16	6	„ Freehold Offices and Furniture - - -		57,000	-	-	
		1,208,827	7	5	„ Loans upon Personal Security - - - -		30,249	14	7	
Outstanding Fire Losses - £. 47,378 - -					„ Agents' Balances - - - - -		80,340	2	4	
„ „ Commission 16,210 - - - -					„ Fire Losses recoverable from other Companies -		11,759	-	-	
„ Marine Losses - 20,500 - - - -					„ Outstanding Marine Premiums - - -		23,537	3	9	
		84,088	-	-	„ „ Interest - - - - -		270	5	4	
£.		1,292,915	7	5	„ Cash:					
					„ On Deposit - - - - - £. 103,700 - -					
					„ In hand and on Current Accounts - - - -		12,149	5	10	
							115,849	5	10	
					„ Bills receivable - - - - -		15,726	15	6	
					„ Stamps in hand - - - - -		905	18	7	
					„ Suspense Account - - - - -		320	17	9	
							£.	1,292,915	7	5

Henry W. Peek, Chairman.  
A. J. Mundella, } Directors.  
Jeremh. Colman, }  
T. E. Young, Life Manager.  
S. Stanley Brown, Secretary.



## WHITTINGTON LIFE ASSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNT of the Whittington Life Assurance Company for the Year ending 30th April 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.							
Amount of Funds at the beginning of the Year	-	-	-	45,705	19	7	Claims under Policies, after deducting Re-assurances	-	-	-	14,885	11	9	
							Bonus paid to Policy-holders	-	-	-	659	2	9	
Premiums	-	-	-	34,679	2	10	Surrenders	-	-	-	986	16	2	
							Annuities	-	-	-	362	5	6	
Less Re-assurances	-	-	-	994	8	9	Commission	-	-	-	2,948	8	4	
				33,584	14	1	Expenses of Management, viz.:							
Consideration for Annuities granted	-	-	-	611	-	-	Salaries	-	-	-	£. 1,362	1	8	
							Directors, Auditors, and Ac-							
Interest and Dividends received	-	-	-	2,021	15	6	tuary	-	-	-	808	10	-	
							Rent, Rates and Taxes	-	-	-	211	6	-	
Capital Account (additional)	-	-	-	655	5	6	Office Expenses	-	-	-	182	4	6	
							Postage and Parcels	-	-	-	234	12	11	
Fines and Fees (to Loan Guarantee Fund)	-	-	-	264	17	4	Printing and Stationery	-	-	-	357	5	11	
							Medical Fees	-	-	-	680	15	1	
							Stamps	-	-	-	125	13	6	
							Amount written off Lease, &c.	-	-	-	150	-	-	
											4,112	9	7	
							Extension Expenses:							
							Superintendent and District							
							Agents	-	-	-	1,425	9	6	
							Travelling Expenses	-	-	-	1,052	15	9	
							Advertising	-	-	-	454	13	5	
											2,932	18	8	
							Interest and Bonus paid to Shareholders	-	-	-				
							Guarantee Fund, payments thereout	-	-	-	£. 118	1	6	
							Loss on Loans	-	-	-	246	4	5	
							Amount of Funds at end of Year, as per Fourth Schedule	-	-	-				
											364	5	11	
											54,451	15	-	
£.				82,843	12	-					£.	82,843	12	-

## No. 2.—INVESTMENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Investment Fund at the beginning of the Year - -	15,633	18	10	Investments repaid, with Interest thereon - - - -	6,026	1	8
Investments during the Year - - - - -	8,576	14	9	Expenses of Management - - - - -	103	13	9
Interest - - - - -	889	6	-	Amount of Funds at the end of the Year - - - -	18,970	4	2
	£.	25,099	19 7		£.	25,099	19 7

## FOURTH SCHEDULE.

BALANCE SHEET of the Whittington Life Assurance Company on the 30th April 1875.

Shareholders' Capital :								Mortgages on Property within the United Kingdom - - -				£. s. d. 8,427 13 6			
Subscribed on 7,345 Shares - - -				73,450 - -				out of - - -				59 16 3			
Unpaid Liability - - - - -				58,864 19 - -				Loans " and Credits on the Company's Policies - - -				9,654 6 11			
Paid up - - - - -				14,585 1 -				Investments :							
								In British Government Securities - - - - -				2,796 12 3			
Assurance and Annuity Fund - - - - -				39,725 12 8				In Indian Government Securities - - - - -				2,810 8 5			
Shareholders' Bonus (Balance undivided) - - - - -				17 17 6				In Foreign Government Securities - - - - -				10,241 4 11			
Loan Guarantee Fund - - - - -				123 3 10				In House Property, Freehold and Leasehold, including Lease of the Company's house - - - - -				4,097 8 -			
				54,451 15 -				Loans secured by Bond and the Company's Policies - - - - -				£. s. d. 14,404 19 7			
Investment Fund - - - - -				18,970 4 2				Loans on Personal Security - - - - -				185 18 5			
Interest and Bonus due - - - - -				616 9 4								14,590 18 -			
Claims admitted, but not due - - - - -				819 7 -				Policies of other Companies - - - - -				2,987 - - -			
								Reversionary Interests - - - - -				1,389 6 8			
								Purchase of Company's Shares* - - - - -				1,150 - - -			
								Agents' Balances, including Premiums in course of collection - - - - -				8,713 1 6			
								Outstanding Premiums - - - - -				1,269 14 9			
								" Interest - - - - -				478 16 1			
								Stamps, &c. in hand - - - - -				73 2 -			
								Cash :				£. s. d.			
								On Deposit - - - - -				2,751 6 2			
								In hand and on Current Account - - - - -				3,467 - 1			
												6,218 6 3			
£.				74,857 15 6				£.				74,857 15 6			

\* These Shares have been purchased by order of a General Meeting of Shareholders.

T. H. Harris, Chairman.  
 John Cook,  
 J. Ebenezer Saunders, } Directors.  
 Alfred T. Bowser, Manager.

Having examined the books, vouchers, and securities of the Whittington Life Assurance Company, for the year ending 30th April 1875, we testify to the accuracy of the statements here presented.

S. H. Anthony,  
 Richard Carter, } Auditors.

## NORTHERN ASSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Northern Assurance Company for the Year ending 31st December 1874.

## No. 1.—NON-PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year -	225,406	12	1	Claims paid and outstanding (after deduction of Re-assurances) - - - - -	16,040	14	9
Premiums received (after deduction of Re-assurances)	29,325	9	3	Surrenders - - - - -	1,242	4	5
Interest - - - - -	9,677	17	2	Commission - - - - -	1,284	8	5
				Expenses of Management - - - - -	1,648	2	5
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - - -	244,194	8	6
£.	264,409	18	6	£.	264,409	18	6

## No. 2.—PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year -	772,363	5	6	Claims paid and outstanding (after deduction of Re-assurances) - - - - -	64,361	15	7
Premiums received (after deduction of Re-assurances)	103,681	1	10	Surrenders - - - - -	4,404	10	5
Interest - - - - -	32,832	8	5	Commission - - - - -	4,726	15	5
				Expenses of Management - - - - -	5,641	6	10
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - - -	829,742	7	6
£.	908,876	15	9	£.	908,876	15	9

The Life Assurance business of the Northern consists of two distinct branches—the Non-participation and the Participation. In the former profits belong to the Shareholders, in the latter to the Policy-holders. Separate accounts are therefore given. Payment of the sums insured is guaranteed by the Shareholders' Capital in both branches.

## No. 3.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year -	65,168	11	7	Paid to Annuityants - - - - -	6,790	13	9
As received as consideration for Annuities sold -	2,919	13	8	Commission - - - - -	25	15	4
Interest - - - - -	2,453	10	3	Expenses of Management - - - - -	313	15	4
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - - -	63,411	11	1
£.	70,541	15	6	£.	70,541	15	6

## No. 4.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Year -	258,264	4	9	Losses by Fire paid and outstanding (after deduction of Re-assurances) - - - - -	173,609	14	9
Premiums received (after deduction of Re-assurances)	313,364	5	9	Expenses of Management - - - - -	44,029	10	5
				Commission - - - - -	39,042	4	8
				Amount of Fire Fund at the end of the Year, as per Balance Sheet - - - - -	314,947	-	8
£.	571,628	10	6	£.	571,628	10	6

## NORTHERN ASSURANCE COMPANY—continued.

## No. 5.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Brought forward from last Year - - - -	69,009	11	4	Dividend and Bonus declared 12th June 1874 -	15,000	-	-
Premium upon 10,000 New Shares, issued at 15 <i>l.</i> per share (5 <i>l.</i> paid) - - - -	160,000	-	-	Dividend declared 19th November 1874 -	15,000	-	-
Balance of Interest Account after charging it with the Amounts due to the Life and Annuity Funds respectively - - - -	33,486	12	-	Amount transferred to General Reserve Fund, 12th June 1874 -	50,000	-	-
Profit on Investments realised - - - -	5,029	1	5	Ditto - - - ditto - - - being			
Transfer Dues - - - -	37	2	6	Premium on New Shares - - - -	100,000	-	-
				Income Tax - - - -	804	2	11
				Allowances to retired Officers of the Company -	382	10	-
				Agents' Balances irrecoverable - - - -	424	6	1
				Loss on Exchange - - - -	119	-	8
				Balance at Credit of this Account as per Balance Sheet - - - -	25,839	7	7
£.	207,562	7	3	£.	207,562	7	3

## CAPITAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount at the beginning of the Year - - - -	100,000	-	-	Amount of paid-up Capital as at 31st December 1874, as per Balance Sheet - - - -	150,000	-	-
10,000 New Shares, created by Resolution of 12th June 1874 - - - -	50,000	-	-				
£.	150,000	-	-	£.	150,000	-	-

W. Miller, Chairman.  
W. M. Ross, } Directors.  
W. Walkinshaw, }  
A. P. Fletcher, General Manager and Actuary.

## FOURTH SCHEDULE.

## BALANCE SHEET of the Northern Assurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - - -	150,000	-	-	Mortgages on Property within the United Kingdom	296,893	17	9
General Reserve Fund - - - -	150,000	-	-	Ditto - ditto - out of the United Kingdom*	116,571	14	11
Fire Fund - - - -	314,947	-	8	Loans on Parochial and other Public Rates - -	147,729	14	6
Life Assurance Funds—Non-Participation Branch -	244,194	8	6	" Life Interests - - - -	14,087	10	11
Ditto - ditto - Participation Branch - -	829,742	7	6	" Reversions - - - -	30,778	17	9
Annuity Fund - - - -	63,411	11	1	" Indian and Colonial Government Securities	38,425	6	9
Balance at the credit of Profit and Loss Account -	25,839	7	7	" Foreign Government Securities - - -	2,483	9	8
				" Stocks of sundry Incorporated Companies	4,275	-	-
				" Railway Preference Shares - - -	44,000	-	-
				" The Company's Policies - - -	31,661	1	6
				" Personal Security - - -	11,940	13	11
				Investments:			
Claims under Life Policies admitted	£.	s.	d.	In British Government Securities - - -	45,465	-	10
but not due - - - -	21,988	9	10	" Indian and Colonial Government Securities	231,385	16	11
Outstanding Fire Losses - - - -	38,059	12	-	" Foreign Government Securities - - -	206,729	4	9
Outstanding Charges, being Com-				" Railway and other Debentures and Deben-			
mission due to Agents and Officers				ture Stocks - - - -	157,454	19	7
of the Company - - - -	5,841	-	5	" Railway and other Preference Shares -	203,411	10	4
Due to other Companies and Agents	22,726	7	9	" House Property and other Real Estate -	45,856	8	3
Shareholders' Dividends unclaimed	1,157	9	3	" Life Interests - - - -	1,325	-	-
				" Reversions - - - -	5,841	14	3
				Company's New Shares—Instalments payable in			
				1875 - - - -	28,830	-	-
				Bills Receivable, being Remittances not arrived at			
				maturity - - - -	23,807	14	1
				Due from other Companies and Agents - - -	76,270	6	11
				Outstanding Premiums - - - -	10,422	2	8
				Outstanding Interest - - - -	16,281	9	7
				Cash in the hands of Bankers (on Deposit) -	29,183	11	7
				Ditto - - ditto - (on Current Account) -	44,697	9	4
				Stamps on hand - - - -	185	6	8
				Cash in hand - - - -	1,012	10	9
£.	1,867,907	14	7	£.	1,867,907	14	7

\* Viz., in Australia, under the direction of the Local Board at Melbourne.

W. Miller, Chairman.  
W. M. Ross, } Directors.  
W. Walkinshaw, }  
A. P. Fletcher, General Manager and Actuary.



## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Guardian Fire and Life Assurance Company for the Year ending 24th December 1874.

## No. 1.—LIFE ASSURANCE (REVENUE) ACCOUNT.

24 December 1873:	£.	s.	d.	24 December 1874:	£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year	1,591,617	18	3	Claims under Life Policies (after deduction of sums Re-assured)*	184,982	11	7	
				Surrenders*	3,491	9	—	
				Commission	4,370	8	6	
24 December 1874:				Expenses of Management	8,670	7	6	
Premiums, after deduction of Re-assurance Premiums	117,480	2	11	Cash Bonuses	457	12	—	
Interest and Dividends	72,556	10	7	Bonuses by reduction of Premium	456	11	8	
				Agents' Bad Debts	38	12	1	
Profit realised on Investments	2,173	16	10	Reserve for Expenses of Valuation	1,250	—	—	
				Amount of Life Assurance Fund at the end of the Year, as per separate Balance Sheet of the Life Assurance Fund below, viz:				
				New Reserve	£. 1,420,110	16	3	
				Profit of the Quinquennial period ending 24th December 1874, to be distributed in 1875, as stated in "Valuation Balance Sheet"	160,000	—	—	
	£.	1,783,828	8	7		1,580,110	16	3
				* Including Bonuses.	£.	1,783,828	8	7

\* Including Bonuses.

## No. 2.—FIRE (REVENUE) ACCOUNT.

24 December 1873:	£.	s.	d.	24 December 1874:	£.	s.	d.	
Amount of Fire Insurance Fund at the beginning of the Year, viz:—				Losses by Fire, after deduction of Re-assurances	105,259	11	8	
General Reserve Fund	£. 201,575	4	8	Expenses of Management	21,698	16	6	
Proportion of Profit to be applied towards Dividend and Bonus to Shareholders, July 1874	17,044	9	9	Commission	20,949	15	6	
Premium Reserve due to Policies unexpired on 24th December 1873	70,320	—	—	Agents' Bad Debts	92	10	9	
				Proportion of Profit paid to Shareholders in July 1874	17,044	9	9	
				Amount of Fire Insurance Fund at the end of the Year, as per separate Balance Sheet of the Fire Insurance Fund below, viz:—				
				General Reserve Fund	£. 216,000	—	—	
				Premium Reserve due to Policies unexpired on 24th December 1874	76,000	—	—	
24 December 1874:				Proportion of Profit to be applied towards Dividend and Bonus to Shareholders, 1875	25,779	6	7	
Premiums received, after deduction of Re-assurances	180,706	15	10					
Interest and Dividends	12,799	1	5					
Profit realised on Investments	378	19	1					
	£.	482,824	10	9		317,779	6	7
					£.	482,824	10	9

## No. 3.—SHAREHOLDERS' CAPITAL (REVENUE) ACCOUNT.

24 December 1873: Amount of Shareholders' Capital Account at the beginning of the Year	£.	s.	d.	24 December 1874: Dividend and Bonus to Shareholders paid in July 1874	£.	s.	d.
	1,033,675	12	9		60,000	-	-
24 December 1874: From Fire Fund, Proportion of Profit of 1873, as per Fire Revenue Account	17,044	9	9	Transferred to Annuity and Endowment Fund Revenue Account	1,344	18	7
Interest and Dividends	45,541	7	2	Amount of Shareholders' Capital Account at the end of the Year	1,034,936	6	1
Transfer Fees	19	15	-				
£.	1,096,281	4	8	£.	1,096,281	4	8

## No. 4.—ANNUITY AND ENDOWMENT FUND (REVENUE) ACCOUNT.

24 December 1873:				24 December 1874:			
Amount of Annuity and Endowment Fund at the beginning of the Year	£.	s.	d.	Annuities and Endowments	£.	s.	d.
	15,338	15	5		5,746	16	6
24 December 1874:				Purchase of Annuities		541	12 10
Annuity Premiums		219	6 9	Amount of Annuity and Endowment Fund at the end of the Year		12,237	7 7
Endowment Premiums		405	12 5				
Annuities received		623	9 10				
Interest		593	13 11				
From Shareholder's Revenue Account (Deficiency on Re-valuation)		1,344	18 7				
	£.	18,525	16 11		£.	18,525	16 11

## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—continued.

BALANCE SHEETS of the Guardian Fire and Life Assurance Company on 24th December 1874.

## LIFE BALANCE SHEET.

LIABILITIES:		£.	s.	d.	ASSETS:		£.	s.	d.	
Total Funds, as per (No. 1) Life Assurance (Revenue) Account -		1,580,110	16	3	Mortgages on Property within the United Kingdom - - -		845,234	-	-	
Claims under Life Policies admitted, but not paid* - - - - -		£. 62,227	6	4	Do - do - out of the United Kingdom - - -		-	nil.	-	
Tradesmen's Accounts due, but not paid* - - -		511	9	-	Loans on the Company's Policies (within the surrender value) -		36,335	3	8	
Reserve for Expenses of Valuation* - - -		1,250	-	-	Investments:					
		63,988	15	4	In British Government Securities - - - - -		55,440	9	9	
					" Metropolitan Board of Works, 3½ per Cent. Stock - - -		30,022	11	-	
					" Indian and Colonial Government Securities - - -		39,801	11	-	
					" Foreign Government Securities - - - - -		-	nil.	-	
					" Bank of England Stock - - - - -		7,553	2	4	
					" Railway and other Debentures and Debenture Stocks (British) - - -		266,450	6	1	
					" Railway Shares and Stocks (Preference British) - - -		73,206	15	3	
					" House Property - - - - -		-	nil.	-	
					" Terminable Rent Charges on Land - - - - -		157,000	7	3	
					" Charges on Local and Public Rates - - - - -		34,366	13	3	
					" Life Annuities and Reversions purchased - - - - -		44,959	11	1	
					Loans upon Personal Security - - - - -		-	nil.	-	
					Agents' Balances - - - - -		11,373	13	2	
					Outstanding Premiums - - - - -		3,732	15	11	
					Do. - Interest - - - - -		22,487	15	4	
					Cash in hand and on Current Account - - - - -		10,497	11	8	
					Bills Receivable - - - - -		1,017	4	-	
		£.	1,644,099	11	7		£.	1,644,099	11	7

\* These items are provided for in the Life Assurance (Revenue) Account.

Note.—The Life Assurance Fund is, according to the Deed of Settlement of the Company, a separate Trust Fund applicable primarily and in priority to all other claims, for the security of the Life Policy Holders.

## FIRE BALANCE SHEET.

LIABILITIES:		£.	s.	d.	ASSETS:		£.	s.	d.
Total Funds, as per (No. 2) Fire (Revenue) Account	- - -	317,779	6	7	Mortgages on Property within the United Kingdom	- - -	-	-	nil.
					Do. " do. " out of the United Kingdom	- - -	-	-	nil.
Outstanding Fire Losses*	- - - - £. 22,310	16	5		Investments:				
Do. " Re-assurance Premiums*	- - - 6,004	14	-		In British Government Securities	- - - - -		69,609	11 3
					" Indian and Colonial Government Securities	- - - - -		55,227	14 2
					" Foreign Government Securities—				
					United States 5 per cent. Funded Loan	- - - - -		30,927	16 8
					United States 6 per cent. Registered Bonds, 1881	- - - - -		21,070	19 -
Tradesmen's Accounts due but not paid*	- - 1,014	19	-		" Railway and other Debentures and Debenture Stocks (British)	- - - - -		121,838	17 8
					" Railway Shares (Preference and Ordinary)	- - - - -		-	nil.
Commission due, but not paid*	- - - 900	-	-		" Indian Railway Debenture Stock, guaranteed by Indian Government	- - - - -		8,550	-
		30,230	9	5	" Loan to London Salvage Corps	- - - - -		150	-
					Loans upon Personal Security	- - - - -		-	nil.
* These items are provided for in the Fire (Revenue) Account.					Agents' Balances	- - - - -		13,248	6 2
					Outstanding Re-assurance Premiums	- - - - -		5,810	8 2
					Do. " Interest	- - - - -		4,415	18 4
					Cash in hand and on Current Account	- - - - -		13,343	17 10
					Bills Receivable	- - - - -		3,821	6 11
		£.	348,009	16 -			£.	348,009	16 -

## FOURTH SCHEDULE.

BALANCE SHEET of the Guardian Fire and Life Assurance Company on 24th December 1874.

LIABILITIES:		£.	s.	d.	ASSETS:		£.	s.	d.		
SHAREHOLDERS' CAPITAL ACCOUNT AND ANNUITY AND ENDOWMENT FUND ACCOUNT.					SHAREHOLDERS' CAPITAL ACCOUNT AND ANNUITY AND ENDOWMENT FUND ACCOUNT.						
Shareholders' Capital, paid up	-	-	£. 1,000,000	-	Mortgages on Property within the United Kingdom	-	-	-	432,231 18 6		
Balance, available for future Dividend	-	-	34,936	6 1	Do. - do. - out of the United Kingdom	-	-	-	- nil.		
Total as per (No. 3) Revenue Account					-	-	-	1,034,936	6 1		
Annuity and Endowment Fund, as per (No. 4) Revenue Account	-	-	-	12,237	7 7	Investments:					
Unpaid Dividends and Bonuses to Shareholders*	-	-	3,935	15	-	In British Government Securities	-	-	-	90,288 17 -	
Law Charges due but not paid	-	-	-	25	18 2	" Indian and Colonial Government Securities	-	-	-	46,766 11 -	
					16,199	-	9	" Foreign Government Securities,—			
								United States 5 per cent. Funded Loan	-	-	60,421 18 -
								" Indian Railway Stock, guaranteed by Indian Government	-	-	36,000 -
								" Indian Railway Debenture Stock, guaranteed by Indian Government	-	-	25,000 -
								" Railway and other Debentures and Debenture Stocks (British)	-	-	229,326 10 3
								" Railway Preference Stock (British)	-	-	20,250 -
								" House Property	-	-	29,774 11 7
								" Terminable Rent Charges on Land	-	-	40,155 18 10
								" Life Annuities and Reversions purchased	-	-	16,506 1
								Loans upon Personal Security	-	-	- nil.
								Outstanding Interest	-	-	13,716 6 4
								Cash:—On Current Account	-	-	1,696 18 10
					£.	1,051,145	6 10	£.	1,051,135	6 10	
LIFE ASSURANCE FUND ACCOUNT, as per separate Balance Sheet					1,644,099	11 7	LIFE ASSURANCE FUND ACCOUNT, as per separate Balance Sheet	1,644,099	11 7		
FIRE INSURANCE FUND ACCOUNT, as per separate Balance Sheet					348,009	16 -	FIRE INSURANCE FUND ACCOUNT, as per separate Balance Sheet	348,009	16 -		
					£.	3,043,244	14 5	£.	3,043,244	14 5	

Note.—In accordance with the Company's Deed of Settlement, the Accounts of the Life Assurance Fund, the Fire Insurance Fund, and the Shareholders' Capital and Annuity and Endowment Funds are kept as distinct Accounts, and the respective Assets are invested in the names of separate sets of Trustees.

A. Hamilton, Chairman.  
G. J. Shaw Lefevre, Deputy Chairman.  
W. R. Farguhar, Director.  
Henry Bonham-Carter, Managing Director.  
T. G. C. Browne, Secretary.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities, under Life Policies and Annuities, of the Guardian Fire and Life Assurance Company.

1. The Valuation is made up to Christmas 1874.

2. A Valuation is made every five years, the period prescribed by the Company's Deed of Settlement and Regulations passed by the Proprietors in pursuance thereof. For the purposes of the Valuation the ordinary Whole Life Policies were classified according to the Office date of birth, which was obtained by deducting the Office age of entry from the year of entry. In cases where a higher Premium than the normal rate had been charged, the life was assumed to have attained the age corresponding to the Premium charged.

Assurances other than Whole ordinary Term Assurances and Annuities were valued separately.

In valuing the Premiums they were assumed to fall due half a year hence.

The "Net Liability" has been obtained by deducting from the value of the sums assured and bonuses the value of the future "Net" or pure Premiums.

In accordance with the provisions of the Company's Deed of Settlement, Acts of Parliament and Regulations passed by the Proprietors, Eighty per Cent. of the Profits divided has been distributed among the Policy-holders entitled to participate.

The Share of Profits thus divisible among the Policy-holders was distributed as follows, viz. :—

(a) As regards those whose Policies were opened prior to Christmas 1869, each Policy was assumed to have been opened at that date, and the Profit proportional was determined by deducting from the accumulated value of the Office Premium the reserve value of the Policy.

(b) As to those whose Policies were opened after Christmas 1869, the Profit proportional was determined by deducting from the accumulated value of the Office Premium the reserve value of the Policy, on the assumption that the Policy was opened one year later than the actual date.

The principles upon which the Valuation was based, and upon which the distribution among the participating Policy-holders of the four-fifths share of Profits was made, was determined by the Court of Directors, in accordance with the powers vested in them by the Company's Deed of Settlement. The amount of profit to be divided is subject to the approval of the Annual General Meeting of Proprietors.

3. The Tables of Mortality used in the Valuation were :—

(a) For all Assurances, The Institute of Actuaries' H.M. Table.

(b) For Endowments and Contingent Annuities, The Carlisle Table.

(c) For Immediate Annuities, Davies' Equitable Table.

NOTE.—A Special Reserve was made under the Issue Risks of the whole of the Premiums received.

4. The rate of Interest assumed was 3 per Cent.

5 The entire "loading," or difference between the Office and the Net Premiums, was reserved as a provision for future expenses and profits.

The loadings on the Net Premiums averaged 26 per Cent. in the case of the "With Profit" Premiums, and 10 per Cent. in that of the "Without Profit" Premiums.

In addition to the reserve thus obtained, the new reserve was increased by 21,900 *l.* 16 *s.* 3 *d.*, carried forward out of the surplus appearing by the Valuation Balance Sheet.

6. The CONSOLIDATED REVENUE ACCOUNT of the Guardian Life Assurance Company, for the Five Years commencing 24th December 1869 and ending 24th December 1874 :—

	£.	s.	d.		£.	s.	d.
Amount of Funds on 24th December 1869, the beginning of the period -	1,534,460	1	3	Claims under Policies after deduction of sums re-assured - - - -	770,551	15	-
Premiums after deduction of Re-assurance Premiums - - - -	599,022	16	6	Surrenders - - - - -	21,440	17	10
Interest and Dividends - - -	344,580	13	11	Commission - - - - -	21,897	19	1
Profit on Investments - - -	2,173	16	10	Expenses of Management - - -	43,476	13	4
				Agents' Bad Debts - - - -	38	12	1
				Cash Bonuses - - - - -	37,258	3	11
				Bonuses by reduction of Premium	2,297	13	11
				Depreciation in value of Annuities purchased - - - - -	1,914	17	1
				Reserve for Expenses of Valuation -	1,250	-	-
				Amount of Funds on 24th December 1874, the end of the period, as per separate Balance Sheet of the Life Assurance Fund, as per Third Schedule, viz. :—			
				New Reserve - £. 1,420,110 16 3			
				Profit of the Quinquennial period ending 24th December 1874, to be distributed in 1875, as stated in "Valuation Balance Sheet" - - - - -	160,000	-	-
					1,580,110	16	3
£.	2,480,297	8	6	£.	2,480,297	8	6



## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—continued.

## 7. SUMMARY and VALUATION of the Life Assurance Policies of the Guardian Assurance Company as at 25th December 1874.

DESCRIPTION  OF  TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.  Assurances valued by Institute of Actuaries H.M. Table. Interest 3 per Cent.				
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.	
	£.	s.	d.	£.	s.	d.	£.	s.	d.
ASSURANCES.									
I.—WITH PARTICIPATION IN PROFITS.									
For the Whole Term of Life - - -	2,714	2,808,987 17 3	81,779 11 1	64,989	1,813,173	927,063	726,485	1,086,600	
Other Classes :									
Limited and Commuted Premiums	90	114,784 18 8	2,830 15 5	2,101	63,111	21,618	17,460	45,253	
Joint Lives - - - -	20	18,654 15 4	953 4 2	793	11,736	6,442	4,901	6,835	
Last Survivor - - - -	41	48,446 1 3	895 9 5	732	31,374	9,550	7,555	23,819	
Endowment Assurances - - -	1	2,000 - -	66 11 8	54	982	1,097	888	1,097	
Ascending Scales - - - -	3	4,500 - -	95 - 10	76	2,274	2,671	2,120	2,274	
Sundries - - - -	6	5,402 14 2	110 17 1	92	4,516	672	560	3,944	
Extra Premiums - - - -	-	- - -	574 10 -	-	-	-	-	-	
TOTAL Assurances with Profits -	2,875	3,002,776 6 8	87,305 19 8	68,837	1,927,196	969,113	759,969	1,167,227	
II.—WITHOUT PARTICIPATION IN PROFITS.									
For the Whole Term of Life - - -	904	966,883 7 -	31,255 13 5	28,749	587,844	366,738	333,938	253,906	
Other Classes :									
Limited and Commuted Premiums	32	23,804 19 -	838 4 3	795	15,211	4,911	4,617	10,594	
Joint Lives - - - -	8	8,033 - -	324 15 8	264	4,421	4,768	3,871	5,189	
Last Survivor - - - -	21	47,400 - -	887 1 7	749	24,545	13,929	11,164	13,328	
Ascending and Descending Scales	22	37,998 18 -	1,513 9 -	1,345	23,616	18,331	16,294	7,222	
Survivorship - - - -	17	31,400 - -	640 18 4	481	4,381	4,750	3,563	8,132	
Temporary - - - -	43	30,650 - -	606 10 1	467	1,700	1,595	1,145	3,845	
Endowment Assurances - - -	51	18,850 - -	938 19 5	826	12,544	8,500	7,499	5,045	
Issue - - - -	8	45,600 - -	- - -	-	4,007	- - -	- - -	4,007	
Sundries - - - -	4	3,863 - -	72 4 6	64	2,862	610	543	2,319	
Extra Premiums - - - -	-	- - -	464 17 8	-	-	-	-	-	
TOTAL Assurances without Profits -	1,110	1,214,483 4 -	37,602 14 -	33,740	681,131	424,132	382,634	298,485	
Total Assurances - - -	3,985	4,217,259 10 8	124,908 13 8	102,577	2,608,327	1,393,245	1,142,603	1,465,712	
Deduct Re-assurances - - -	-	352,611 18 4	10,345 14 5	8,695	181,346	137,103	113,832	67,571	
Extra Premiums - - - -	-	- - -	30 18 -						
NET AMOUNT OF ASSURANCES - -	3,985	3,864,647 12 4	114,532 1 3	93,882	2,426,981	1,256,142	1,028,771	1,398,141	

## VALUATION BALANCE SHEET of the Life Fund of the Guardian Assurance Company as at Christmas, 1874.

	£	s.	d.		£	s.	d.
To Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5) - -	1,398,210	-	-	By Life Assurance Funds (as per Balance Sheet under Schedule 4) - - - - -	1,580,110	16	3
To Surplus - - - - -	181,900	16	3				
	£. 1,580,110	16	3		£. 1,580,110	16	3
To Profit divisible among Policy-holders and Proprietors	160,000	-	-	By Surplus - - - - -	181,900	16	3
To Balance included in New Reserve - - - -	21,900	16	3				
	£. 181,900	16	3		£. 181,900	16	3

Note.—The Annuity and Endowment Fund is kept entirely separate from the Life Assurance Fund, and according to the Company's Deed of Settlement, the profit is carried to the credit of the Proprietors' Fund (or Shareholders' Capital Account), which is liable for any deficiency which may be found to exist in the Annuity and Endowment Fund.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—continued.

SUMMARY and VALUATION of the Endowment and Annuity Policies of the Guardian Assurance Company as at 25th December 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
Annuitants:—	£.	£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Immediate - - -	12	648 19 6	- - -	- - -	6,603·142	- - -	- - -	6,603·142
Survivorship - - -	3	450 - -	112 17 10	94	737·650	448·204	373·503	364·247
Deferred - - -	3	90 - -	109 15 8	91	1,749·410	59·545	49·621	1,699·789
		1,188 19 6	222 13 6	185	9,090·202	507·749	423·124	8,667·178
Assurances - - -		648 19 6	46 2 -	38	6,720·142	198·670	165·558	6,554·584
	18	540 - -	176 11 6	147	2,370·060	309·079	257·566	2,112·594
Endowments - - -	6	12,800 - -	401 5 6	334	11,273·195	1,377·853	1,148·311	10,124·784
TOTAL - - -		- - -	577 17 -	481	13,643·255	1,686·932	1,405·877	12,237·378*

\* Note.—For the provision made for this liability, reference is made to the Annuity and Endowment Fund (Revenue) Account and the Balance Sheet of the Company.

Two full Years' Premium must be paid on a Policy before it is entitled to share in the Profits.

(1) The result of the Valuation shows that the surplus at the expiration of the five years ending Christmas-day 1874, is 181,900*l.* 16*s.* 3*d.*, which has been treated as follows:—

Profit distributed among Policy-holders	£.	s.	d.
Do. " Shareholders	128,000	-	-
	32,000	-	-
Total Profit	160,000	-	-
Carried forward as addition to New Reserve	21,900	16	3
	£.	181,900	16 3

(2) The Amount of Profit divided among the Policy-holders was 128,000*l.* (as stated above), and the number of Policies that participated in the division was 2,875*l.*, assuring 3,002,776*l.* 6*s.* 8*d.*

(3) The following Table gives Specimens of present Bonus allotted to Policies for 100*l.* each, effected at the respective ages of 20, 30, 40, and 50, and having respectively been in force 5, 10, 15, 20, 25, 30, 35, 40, and 45 years:—

Age at Entry.		NUMBER OF YEARS IN FORCE.									
Age at Entry.		5.	10.	15.	20.	25.	30.	35.	40.	45.	
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
20	{	3 9 -	4 1 -	4 - -	3 19 -	3 17 -	4 2 -	4 9 -	5 3 -	6 7 -	Reversion.
		1 5 -	1 11 -	1 14 -	1 17 -	2 - -	2 6 -	2 15 -	3 9 -	4 12 -	Cash.
30	{	3 3 -	3 19 -	3 17 -	4 2 -	4 9 -	5 3 -	6 7 -	8 - -	10 15 -	Reversion.
		1 7 -	1 17 -	2 - -	2 6 -	2 15 -	3 9 -	4 12 -	6 4 -	8 17 -	Cash.
40	{	3 2 -	4 2 -	4 9 -	5 3 -	6 7 -	8 - -	10 15 -	15 3 -	21 7 -	Reversion.
		1 12 -	2 6 -	2 15 -	3 9 -	4 12 -	6 4 -	8 17 -	13 1 -	19 - -	Cash.
50	{	3 12 -	5 3 -	6 7 -	8 - -	10 15 -	15 3 -	21 7 -	27 3 -	30 15 -	Reversion.
		2 4 -	3 9 -	4 12 -	6 4 -	8 17 -	13 1 -	19 - -	24 19 -	29 10 -	Cash.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—continued.

SIXTH SCHEDULE.

1. The published Tables of Premiums for Assurances for the whole Term of Life which were in use on the 24th December 1874.

WITH PROFITS.						WITHOUT PROFITS.					
Premium for the Assurance of £. 100.						Premium for the Assurance of £. 100.					
Age next Birthday.	Yearly Premium.	Half-yearly Premium.	Age next Birthday.	Yearly Premium.	Half-yearly Premium.	Age next Birthday.	Yearly Premium.	Half-yearly Premium.	Age next Birthday.	Yearly Premium.	Half-yearly Premium.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 17 6	- 19 2	38	3 1 1	1 11 5	15	1 10 2	- 15 6	38	2 13 10	1 7 9
16	1 18 4	- 19 7	39	3 2 9	1 12 3	16	1 11 -	- 15 11	39	2 15 6	1 8 7
17	1 19 2	1 - -	40	3 4 6	1 13 2	17	1 11 10	- 16 4	40	2 17 3	1 9 7
18	2 - -	1 - 5	41	3 6 5	1 14 2	18	1 12 8	- 16 9	41	2 19 1	1 10 7
19	2 - 9	1 - 9	42	3 8 5	1 15 3	19	1 13 6	- 17 1	42	3 1 1	1 11 7
20	2 1 6	1 1 1	43	3 10 6	1 16 5	20	1 14 3	- 17 5	43	3 3 3	1 12 9
21	2 2 2	1 1 6	44	3 12 9	1 17 7	21	1 14 11	- 17 10	44	3 5 6	1 14 -
22	2 2 11	1 1 10	45	3 15 2	1 18 10	22	1 15 8	- 18 2	45	3 7 11	1 15 3
23	2 3 8	1 2 3	46	3 17 9	2 - 2	23	1 16 4	- 18 7	46	3 10 5	1 16 7
24	2 4 5	1 2 8	47	4 - 5	2 1 7	24	1 17 2	- 19 -	47	3 13 1	1 17 11
25	2 5 4	1 3 1	48	4 3 2	2 3 1	25	1 18 -	- 19 6	48	3 15 11	1 19 5
26	2 6 3	1 3 7	49	4 6 2	2 4 8	26	1 18 11	1 - -	49	3 18 10	2 1 -
27	2 7 2	1 4 1	50	4 9 3	2 6 4	27	1 19 11	1 - 6	50	4 2 -	2 2 8
28	2 8 2	1 4 7	51	4 12 7	2 8 1	28	2 - 11	1 1 -	51	4 5 4	2 4 5
29	2 9 3	1 5 2	52	4 16 2	2 10 -	29	2 2 -	1 1 6	52	4 8 11	2 6 4
30	2 10 4	1 5 9	53	5 - -	2 12 -	30	2 3 -	1 2 1	53	4 12 8	2 8 4
31	2 11 5	1 6 4	54	5 4 -	2 14 2	31	2 4 2	1 2 8	54	4 16 9	2 10 6
32	2 12 7	1 6 11	55	5 8 4	2 16 5	32	2 5 4	1 3 4	55	5 1 -	2 12 10
33	2 13 10	1 7 7	56	5 12 11	2 18 11	33	2 6 7	1 4 -	56	5 5 7	2 15 3
34	2 15 2	1 8 3	57	5 17 10	3 1 6	34	2 7 11	1 4 8	57	5 10 6	2 17 10
35	2 16 7	1 9 -	58	6 3 -	3 4 3	35	2 9 3	1 5 4	58	5 15 9	3 - 8
36	2 18 -	1 9 9	59	6 8 7	3 7 3	36	2 10 9	1 6 1	59	6 1 3	3 3 7
37	2 19 6	1 10 6	60	6 14 6	3 10 5	37	2 12 3	1 6 11	60	6 7 2	3 6 9

2. The total amount assured on lives for the whole term of life which were in existence on the 24th December 1874, distinguishing the portions assured with and without Profits, stating separately the total Reversionary Bonuses, and specifying the sums assured for each year of life, from the youngest to the oldest ages.

3. The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of Bonuses, in respect of the respective Assurances mentioned under Heading No. 2, distinguishing Ordinary from Extra Premiums.

		WITH PROFITS.				WITHOUT PROFITS.			
Office	Age.	Amount Assured.	Reversionary Bonus.	Premiums Receivable Annually.		Amount Assured.	Premiums Receivable Annually.		
				Ordinary.	Extra.			Ordinary.	Extra.
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
15	-	- - -	- - -	- - -	- - -	250 - -	3 15 5	- - -	
16		- - -	- - -	- - -	- - -	- - -	- - -	- - -	
17	-	- - -	- - -	- - -	- - -	150 - -	2 6 6	- - -	
18		200 - -	- - -	3 17 2	- - -	- - -	- - -	- - -	
19		- - -	- - -	- - -	- - -	- - -	- - -	- - -	
20		2,450 - -	1 2 -	46 11 5	- - -	50 - -	- 14 6	- - -	
21		600 - -	4 4 -	10 15 4	- - -	600 - -	9 11 11	- - -	
22		2,600 - -	- 9 -	54 17 4	- - -	350 - -	5 8 1	- - -	
23		16,950 - -	3 - -	353 8 10	- - -	300 - -	4 15 -	- - -	
24		7,050 - -	- - -	154 11 1	30 - -	1,600 - -	27 16 -	- - -	
25		19,200 - -	- - -	419 16 4	- - -	950 - -	16 16 8	1 - -	
26		11,330 - -	2 - -	252 7 11	- - -	1,900 - -	33 14 1	- - -	
27		8,260 - -	- - -	187 3 7	10 - -	10,646 - -	197 1 9	- - -	
28		9,950 - -	- - -	234 9 11	- - -	6,000 - -	121 19 3	- - -	
29		19,610 - -	160 9 -	438 7 1	2 15 -	18,200 - -	358 1 1	60 - -	
30		16,550 - -	6 5 -	398 15 10	2 - -	12,200 - -	241 1 10	2 - -	



GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—*continued.*

WITH PROFITS.					WITHOUT PROFITS.				
Amount Assured.		Reversionary Bonus.	Premiums Receivable Annually.		Amount Assured.		Premiums Receivable Annually.		
			Ordinary.	Extra.			Ordinary.	Extra.	
£.	s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
22,550	- -	3 8 -	552 3 3	12 - -	3,150	- -	63 7 9	- -	
19,050	- -	82 8 -	477 10 9	- -	8,950	- -	160 9 -	12 5 -	
20,910	- -	89 12 -	519 4 11	- -	12,350	- -	244 11 6	3 5 -	
27,575	- -	783 17 4	633 2 11	15 - -	17,900	- -	381 1 11	2 - -	
21,750	- -	222 6 -	548 5 -	21 - -	12,310	- -	263 10 11	- -	
71,600	- -	2,075 1 7	1,550 9 4	6 - -	4,200	- -	93 16 2	- -	
17,850	- -	69 14 -	491 5 -	33 - -	14,450	- -	307 13 -	- -	
49,600	- -	£52 12 -	1,289 19 5	- -	17,875	- -	412 18 8	- -	
56,950	- -	622 12 -	1,565 19 9	136 - -	23,350	- -	555 3 10	2 - -	
35,700	- -	823 8 -	963 11 -	- -	12,233	- -	311 - 1	6 10 -	
32,500	- -	599 1 7	881 7 11	- -	25,462	- -	595 16 1	10 - -	
36,800	- -	1,284 2 -	972 15 9	- -	16,770	- -	418 10 2	- -	
51,100	- -	1,297 - 1	1,509 8 10	- -	17,800	- -	393 18 10	- -	
45,994 19	- -	1,331 4 9	1,333 6 4	- -	10,200	- -	238 12 -	- -	
29,600	- -	1,322 3 7	833 14 1	28 10 -	20,550	- -	583 19 1	10 - -	
47,000	- -	1,535 1 2	1,344 8 3	15 - -	49,000	- -	1,397 17 3	- -	
82,000	- -	3,404 4 7	2,394 6 2	20 - -	21,200	- -	591 17 4	- -	
41,100	- -	1,787 12 8	1,245 4 2	1 - -	32,699 19	- -	847 15 11	- -	
79,999 19	- -	1,738 9 1	2,616 7 7	- -	23,920	- -	729 18 6	- -	
68,015 19	- -	2,402 17 -	2,213 9 7	- -	9,849	- -	311 5 10	10 - -	
32,999 19	- -	1,680 8 4	1,014 8 5	2 - -	24,350	- -	680 2 11	70 - -	
49,398 19	- -	3,055 4 3	1,459 4 6	16 10 -	16,050	- -	462 10 4	42 - -	
77,898 17	- -	4,811 7 8	2,427 15 9	- -	16,650	- -	507 3 9	- -	
79,824 17	- -	3,538 15 11	2,818 7 2	41 - -	51,750	- -	1,680 10 8	- -	
51,776 18	- -	3,297 13 1	1,520 10 7	- -	30,480	- -	1,086 6 9	- -	
67,509 15	- -	4,753 6 6	2,208 12 6	35 - -	14,900	- -	457 8 3	- -	
68,238 17	- -	3,759 12 5	2,360 17 4	- -	36,390	- -	1,219 15 8	- -	
59,859 18	- -	4,074 4 8	1,797 18 11	1 10 -	31,199 18	- -	1,080 14 2	3 10 -	
38,948 18	- -	3,575 1 5	1,193 13 4	- -	13,248 17	- -	407 14 2	- -	
56,899 19	- -	3,903 12 3	1,910 5 -	- -	18,230	- -	576 15 7	- -	
31,349 19	- -	2,331 10 11	1,123 12 1	- -	31,680	- -	1,223 7 11	12 10 -	
58,905	- -	5,082 19 5	2,076 13 9	- -	16,399 19	- -	554 4 1	2 - -	
38,298	- -	3,025 11 -	1,357 - 8	- -	25,360	- -	958 14 4	- -	
30,948 19	- -	2,639 11 7	1,073 10 7	- -	8,929 19	- -	356 18 4	- -	
70,974 17	- -	6,896 7 10	2,720 10 6	- -	22,450	- -	850 2 10	- -	
33,705 19	- -	3,381 5 11	1,147 4 11	- -	5,700	- -	223 6 11	- -	
53,549 17	- -	5,017 2 4	1,952 6 9	1 5 -	19,950	- -	938 8 1	- -	
48,419 19	- -	4,300 4 4	1,773 9 9	- -	17,540	- -	756 8 11	- -	
34,778 19	- -	3,328 18 -	1,283 19 10	40 - -	6,400	- -	259 1 7	- -	
59,592 19	- -	6,328 2 10	2,022 9 6	40 10 -	16,304 19	- -	838 7 4	- -	
75,446 17	- -	11,179 18 8	2,434 11 2	- -	25,660	- -	1,329 8 10	- -	
43,549	- -	6,511 14 10	1,399 15 5	- -	6,200	- -	264 13 5	- -	
39,549 19	- -	5,278 19 2	1,264 12 6	- -	8,600	- -	450 17 7	- -	
59,399	- -	8,055 13 7	2,047 4 4	- -	9,149 19	- -	266 13 6	- -	
39,140	- -	6,091 2 9	1,187 14 5	- -	29,624 19	- -	1,152 19 7	- -	
21,647 18	- -	3,301 6 6	715 5 11	- -	18,550	- -	963 4 4	- -	
30,900	- -	5,370 7 2	879 12 3	- -	9,349 19	- -	271 15 3	- -	
50,259 10	- -	8,990 9 10	1,734 15 -	4 10 -	7,919 19	- -	345 5 4	- 2 8	
32,210	- -	3,883 15 4	1,016 19 4	- -	1,900	- -	84 3 9	- -	
31,461 9 9	- -	6,287 3 2	1,154 16 11	- -	5,050	- -	410 3 4	50 - -	
21,850	- -	4,719 4 11	739 9 5	- -	3,700	- -	197 19 4	50 - -	
27,688 9 6	- -	7,962 15 5	847 6 8	- -	400	- -	34 - 8	- -	
27,809 19	- -	5,614 17 10	1,179 17 7	- -	1,000	- -	76 13 6	- -	
18,950	- -	4,545 16 11	680 6 3	- -	400	- -	20 6 4	- -	
17,670	- -	4,567 16 10	648 1 -	- -	2,250	- -	182 2 4	- -	
16,950	- -	3,185 17 -	697 3 5	- -	- -	- -	- -	- -	
7,950	- -	400 15 9	586 7 1	- -	1,100	- -	73 1 2	- -	
19,500	- -	4,356 12 5	659 19 7	- -	- -	- -	- -	- -	
6,000	- -	2,158 19 10	240 3 4	- -	- -	- -	- -	- -	
500	- -	- -	31 15 10	- -	4,000	- -	137 16 8	- -	
£.	2,605,289 4 3	203,698 13 -	81,779 11 1	514 10 -	966,883 7 -	31,255 13 5	349 2 8		

*Note.*—The Extra Premiums mentioned in this Table do not include the additional rates required for the assurance of Invalid Lives. Such are placed under the advanced ages for which the premiums have been charged.

## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—continued.

## STATEMENT of Re-Assurances corresponding to the Statement of Assurances under Headings Nos. II. and III.

Office Age.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonuses.	Premiums Payable Annually.		Amount Assured.	Premiums Payable Annually.		
			Ordinary.	Extra.		Ordinary.	Extra.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
23	5,000 - -	- -	96 17 6	- -	- -	- -	- -	
28	- -	- -	- -	- -	2,000 - -	46 - -	- -	
29	- -	- -	- -	- -	5,000 - -	95 16 8	- -	
30	- -	- -	- -	- -	10,000 - -	196 13 4	- -	
36	40,000 - -	6,109 7 3	829 10 -	- -	- -	- -	- -	
38	12,500 - -	961 2 -	314 15 10	- -	- -	- -	- -	
39	- -	- -	- -	- -	3,500 - -	91 3 4	- -	
41	2,000 - -	350 - -	53 - -	- -	2,500 - -	59 11 8	- -	
43	- -	- -	- -	- -	4,250 - -	134 8 2	- -	
44	- -	- -	- -	- -	3,000 - -	57 10 -	- -	
46	- -	- -	- -	- -	27,000 - -	777 1 8	- -	
47	15,000 - -	1,281 18 2	416 3 4	- -	- -	- -	- -	
49	10,000 - -	17 2 -	385 14 2	- -	- -	- -	- -	
50	37,200 - -	2,947 9 2	1,297 8 2	- -	- -	- -	- -	
54	20,000 - -	1,042 3 9	796 13 4	- -	6,000 - -	219 - -	- -	
55	999 - -	290 - -	24 - -	- -	1,000 - -	44 14 2	- -	
56	21,000 - -	2,472 7 4	743 17 6	- -	- -	- -	- -	
57	5,000 - -	302 3 8	233 11 8	- -	7,263 2 -	243 - 3	- -	
58	500 - -	43 19 -	20 11 8	- -	4,500 - -	178 7 1	- -	
59	1,500 - -	91 10 -	61 15 -	- -	- -	- -	- -	
60	9,500 - -	860 3 -	447 8 4	- -	1,800 - -	69 3 3	- -	
61	7,500 - -	1,060 9 -	313 13 9	6 5 -	500 - -	20 11 8	1 5 -	
62	2,000 - -	125 2 -	100 18 4	- -	- -	- -	- -	
63	2,500 - -	435 - -	117 14 2	- -	- -	- -	- -	
65	3,000 - -	157 10 -	144 12 6	- -	- -	- -	- -	
67	- -	- -	- -	- -	6,000 - -	258 10 -	- -	
68	2,500 - -	228 15 -	135 14 7	- -	- -	- -	- -	
70	2,000 - -	990 - -	97 1 8	- -	2,000 - -	83 - -	- -	
71	- -	- -	- -	- -	5,000 - -	420 - -	- -	
73	- -	- -	- -	- -	1,000 - -	73 4 2	- -	
Totals £.	199,699 - -	19,766 1 4	6,631 1 6	6 5 -	92,313 2 -	3,067 15 5	1 5 -	

4. The Total Amount Assured under Classes of Assurance business, other than for the Whole Term of Life distinguishing the Sums Assured under each Class, and stating separately the Amount Assured with and without Profits, and the Total Amount of Reversionary Bonuses.

5. The Amount of Premiums receivable annually in respect of each such special class of Assurances mentioned under heading No. 4, distinguishing ordinary from extra Premiums.

6. The Total Amount of Premiums which has been received from the commencement upon all Policies under each special class mentioned under heading No. 4, which were in force on the 24th December 1874.

CLASS OF ASSURANCE.	WITH PROFITS.						WITHOUT PROFITS.																				
	Amount Assured.	Reversionary Bonus.	Premiums Receivable Annually.		Total Amount of Premiums Received.	Amount Assured.	Premiums Receivable Annually.		Total Amount of Premiums Received.																		
			Ordinary.	Extra.			Ordinary.	Extra.																			
£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.													
Limited and Commuted Premiums - -	108,519	7	7	6,265	11	1	2,830	15	5	60	-	-	43,339	16	9	23,804	19	-	838	4	3	31	-	-	11,291	10	2
Joint Lives - -	16,400	-	-	2,254	15	4	953	4	2	-	-	-	19,190	8	-6	8,033	-	-	324	15	8	-	-	-	1,284	12	10
Last Survivor - -	45,833	1	-	2,613	-	3	895	9	5	-	-	-	21,908	13	2	47,400	-	-	887	1	7	-	-	-	16,461	5	1
Ascending and Descending Scales - -	4,500	-	-	-	-	-	95	-	10	-	-	-	620	-	10	37,998	18	-	1,513	9	1	-	-	-	12,437	12	8
Survivorship - -	-	-	-	-	-	-	-	-	-	-	-	-	31,400	-	-	31,400	-	-	640	18	4	-	-	-	3,428	11	4
Temporary - -	-	-	-	-	-	-	-	-	-	-	-	-	30,650	-	-	30,650	-	-	666	10	1	24	15	-	2,431	7	10
Endowment Assurances Issue - -	2,000	-	-	-	-	-	66	11	8	-	-	-	133	3	4	18,850	-	-	938	19	5	60	-	-	6,346	2	6
Increasing Assurances - -	5,234	17	2	167	17	-	110	17	1	-	-	-	45,600	-	-	45,600	-	-	938	19	5	60	-	-	4,007	-	-
Deferred Sums - -	-	-	-	-	-	-	-	-	-	-	-	-	3,363	-	-	3,363	-	-	65	9	6	-	-	-	2,335	13	-
	-	-	-	-	-	-	-	-	-	-	-	-	500	-	-	500	-	-	6	15	-	-	-	-	128	5	-
TOTALS - - £.	182,487	5	9	11,301	3	8	4,951	18	7	60	-	-	89,283	15	9	247,599	17	-	5,882	2	11	115	15	-	60,152	-	5

## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—continued.

STATEMENT of Re-Assurances corresponding to the Statement of Assurances under Headings IV., V., and VI.

CLASS OF ASSURANCE.	WITH PROFITS.					WITHOUT PROFITS.				
	Amount Assured.	Reversionary Bonus.	Premiums Payable Annually.		Total Amount of Premiums Paid.	Amount Assured.	Premiums Payable Annually.		Total Amount of Premiums Paid.	
			Ordinary.	Extra.			Ordinary.	Extra.		
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	£. s. d.	
Single and Commuted Premiums	10,000	168 15 -	364 8 4	- - -	1,255 - 10	2,665	82 17 6	23 8 -	718 9 9	
Issue	-	-	-	-	-	21,000	-	-	1,764 - -	
Survivorship	-	-	-	-	-	5,000	115 8 4	- - -	577 1 8	
Temporary	-	-	-	-	-	2,000	84 3 4	- - -	336 13 4	
TOTALS - - £.	10,000	168 15 -	364 8 4	- - -	1,255 - 10	30,665	282 9 2	23 8 -	3,396 4 9	

7. The Total Amount of Immediate Annuities on Lives, distinguishing the amounts for each year of Life.

Age.	Amount of Annuity	Age.	Amount of Annuity.
	£. s. d.		£. s. d.
26 - - -	30 - -	75 - - -	60 - -
31 - - -	60 - -	78 - - -	50 - -
43 - - -	40 - -	81 - - -	48 4 6
48 - - -	40 - -	Last Survivor	
66 - - -	9 5 4	81-76 - - -	11 9 8
68 - - -	300 - -		
		£.	648 19 6

Note.—All the Immediate Annuities are Re-assured, and the Company has ceased to grant Annuities.

8. The Amount of all Annuities other than those specified under heading No. 7, distinguishing the amount of Annuities payable under each class, the Amount of Premiums annually receivable, and the amount of Consideration-money received in respect of each such class and the total amount of Premiums received from the commencement upon all Deferred Annuities.

CLASS OF ANNUITY.	Amount of Annuities.	Premiums Annually Receivable.	Consideration Money Received.	RE-ASSURANCES.		
				Amount of Annuities.	Premiums Annually Payable.	Consideration Money Paid.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
Survivorship Annuities - - -	450	112 17 10	2,423 2 2	300	46 2 -	783 14 -
Deferred Annuities - - -	90	109 15 8	1,427 3 7	-	-	-
TOTAL - - - £.	540	222 13 6	3,850 5 9	300	46 2 -	783 14 -

9. The average rate of interest at which the Life Assurance Fund was invested at the close of each year during the period since the last investigation.

The last investigation previous to the 24th December 1874, was made up to the 24th December 1869.

At the close of the year 1870 the Life Assurance Fund was invested at	£. s. d.
an average Rate of Interest of - - -	4 8 - per cent.
" " 1871 - - - ditto - - -	4 9 1 "
" " 1872 - - - ditto - - -	4 10 2 "
" " 1873 - - - ditto - - -	4 10 1 "
" " 1874 - - - ditto - - -	4 11 2 "

Note.—The average rates of interest given are less Income Tax.

10. A Table of Minimum Values, if any, allowed for the Surrender of Policies for the whole term of Life and for Endowments and Endowment Assurances, or a Statement of the Method pursued in calculating such Surrender Values, with instances of its application to Policies of different standing, and taken out at various interval ages from the youngest to the oldest.

The minimum amount offered for the Surrender of Policies for the whole term of Life and for Endowments and Endowment Assurances, is one-third of the premiums paid, but after a Policy has been several years in force the Surrender Value actually paid generally exceeds this minimum.

## SEPARATE Statements of business at other than European Rates.

The Company does not transact business at any other than European Rates. An extra Premium is added to the European Rates when the Assured require to reside or travel beyond the ordinary limits permitted by the Policies.

## A STATEMENT of the manner in which Policies on unhealthy Lives are dealt with.

In valuing Policies upon Invalid Lives the advanced ages are taken for which the Premiums have been charged.



## MASONIC AND GENERAL LIFE ASSURANCE COMPANY (LIMITED).

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Masonic and General Life Assurance Company (Limited), for the Year ending 30th September 1874.

Dr.		Cr.	
30 September 1873 :	£. s. d.	30 September 1874 :	£. s. d.
Amount of Funds at the beginning of the Year -	2,303 9 7	Claims under Policies (none Re-assured) -	960 -
30 September 1874 :	£. s. d.	Surrenders -	123 15
Premiums -	5,387 13 3	Annuities -	63 -
Less Re-assurances -	245 5 9	Commission -	626 16
	5,142 7 6	Expenses of Management :	£. s. d.
Consideration for Annuities granted -	nil.	Postage and Carriage -	32 9 3
Interest and Dividends -	151 5 2	Medical Fees -	177 19 -
Other Receipts :		Advertising -	76 16 6
Fines on Renewals, Transfer and Registration Fees -	7 16 6	Directors' Fees -	266 14 -
Share Capital -	2,183 - -	Auditors' Fees -	10 10 -
Estimated increase Vale of House Property -	400 - -	Law Costs -	43 4 4
		Office Salaries and Wages -	806 - 8
		Rent, Rates, and Taxes -	£. 833 7 6
		Less from Tenants -	69 12 -
			263 15 6
		Printing and Stationery -	148 8 5
		Masonic Charities -	10 10 -
		Miscellaneous Expenses -	42 13 9
		Actuarial Fees -	73 10 -
		Brokerage on Shares -	154 10 -
		Office Furniture and Fittings -	57 1 7
			2,164 3 -
		Agency Salaries and Travelling Expenses -	468 2 2
		Expenses of Local Boards -	46 6 8
			2,678 11
		Dividends to Shareholders -	563 10
		Other Payments :	
		Amount of Funds at the end of the Year -	5,172 3 1
	£. 10,187 18 9		£. 10,187 18 9

John Sunley, Chairman.  
 John Davies, } Directors.  
 John O. Surtees, }  
 A. Torkington, Managing Director.

## SECOND SCHEDULE.

BALANCE SHEET of the Masonic and General Life Assurance Company (Limited), on the 30th September 1874.

LIABILITIES.		ASSETS.	
	£. s. d.		£. s. d.
Capital subscribed on 11,944 Shares of 2l. each -	23,888 - -	Mortgages on Property within the United Kingdom -	nil.
Less uncalled and unpaid -	10,816 - -	" " out of the United Kingdom -	nil.
Shareholders' Capital paid up -	13,072 - -	Loans on the Company's Policies -	322 15
Assurance Fund -	nil.	Investments :	
		In British Government Securities -	507 3
		" Indian and Colonial Government Securities -	698 1
		" Foreign Government Securities -	485 -
		" Railway and other Debentures and Debenture Stocks -	nil.
		Do. Shares (Preference and Ordinary) -	nil.
		" House Property -	400 -
		Other Investments :	
		Loans upon Personal Security -	706 5
		Agents' Balances -	nil.
		Outstanding Premiums -	306 2
		" Interest -	nil.
		Cash :	
		On Deposit -	nil.
		In hand and on Current Account -	1,745 16
		Other Assets :	
		Amount invested in the formation and extension of Agencies and other charges in the Establishment of the business of the Company, including cost of Furniture and Fittings -	7,899 16
	£. 13,072 - -		£. 13,072 - -

John Sunley, Chairman.  
 John Davies, } Directors.  
 John O. Surtees, }  
 A. Torkington, Managing Director.

## SCOTTISH IMPERIAL INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Scottish Imperial Insurance Company, for the Year ending 31st December 1874.

## LIFE ASSURANCE ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year	27,687	17	10	Claims under Life Policies (after deduction of Sums Re-assured)	7,351	19	7
Less Re-assurance Premiums for 1873 then unpaid	677	18	4	Surrenders	290	2	1
	27,009	19	6	Annuities	387	15	4
Premiums (after deduction of Re-assurance Premiums)	15,145	1	2	Commission	893	17	9
Interest	1,255	12	8	Expenses of Management	552	16	7
	£. 43,410	13	4	Amount of Funds at the end of the Year, as per Fourth Schedule	33,934	2	-
					£. 43,410	13	4

## FIRE AND GENERAL ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	18,044	14	7	Losses by Fire (after deduction of sums Re-insured)	53,918	2	9
Premiums (after deduction of Re-insurance Premiums)	79,542	19	6	Expenses of Management	12,975	19	2
Interest	2,110	3	3	Commission	11,896	16	3
Transfer and Assignment Dues	19	10	-	Dividends to Shareholders	3,750	-	-
Profit on Heritable Property sold	13,450	-	-	Sum written off Branch and Agency Outfit	500	-	-
	£. 113,167	7	4	Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule	30,126	9	2
					£. 113,167	7	4

## FOURTH SCHEDULE.

BALANCE SHEET of the Scottish Imperial Insurance Company, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	50,000	-	-	Mortgages on Property within the United Kingdom	18,795	16	8
Re-assurance Fund - £. 32,224 14 10				Loans on the Company's Policies (within their surrender value)	1,377	17	3
Reserve Fund - 1,709 7 2	33,934	2	-	Investments:			
Fire Insurance Fund - 30,126 9 2	114,060	11	2	In Colonial Government Securities	14,891	16	9
Claims under Life Policies admitted				" United States Bonds	5,262	3	9
Outstanding, but not due - £. 2,671 6 6				" House Property	29,500	-	-
Outstanding Fire Losses - 3,064 16 10				Loans upon Personal Security (in connection with Life Policies)	1,817	12	6
Paid Dividends - 30 16 -	5,766	19	4	Agents' Balances (including sums due by other offices)	17,608	1	3
	£. 119,827	10	6	Outstanding Premiums	4,955	5	2
				Outstanding Interest	216	11	10
				Cash at Bankers (On Current Account)	4,615	12	6
				Bankers' Bills on hand	16,723	11	11
				Branch and Agency Outfit	1,500	-	-
				Furnishing of Offices	1,500	-	-
				Advances on Security of the Company's Stock	1,063	-	11
					£. 119,827	10	6

Alex. Ronaldson, Chairman.  
G. Stewart Anderson, Director.  
Allan Arthur, Director.  
W. W. W. Reid, Manager.  
H. Ambrose Smith, Actuary

## ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Itinerant Methodist Preachers' Annuitant Society, for the Year ending 27th February 1875.

28 February 1874 :				£.	s.	d.		£.	s.	d.		
Amount of Funds at the beginning of the Year				-	242,239	13	4	Annuities	-	15,019	6	
Premiums :								Expenses of Management	-	248	10	
Subscriptions of Members				- £. 9,783	17	-		Other Payments :				
„ of Probationers				-	1,204	3	6	Subscriptions returned	-	£. 178	14	9
Marriage Premiums				-	540	7	9	Interest on Donations on Annuity	119	-	-	
					11,528	8	3	Difference between				
Interest and Dividends :								Stock and Ster-				
Interest				-	£. 1,691	17	5	ling in Investments	£. 1,653	3	6	
Dividends				-	4,302	16	10	Transfer and Regis-				
Dividends on Reserve Fund				-	2,774	18	11	tration Fees, with				
					8,769	13	2	Commission	-	128	14	5
Other Receipts :									1,781	17	11	
Donations				-	£. 2,682	17	6	Amount of Funds at the end of the Year, as per				
Legacy				-	50	-	-	Second Schedule	-	250,922	14	2
					2,732	17	6					
Grant by the Methodist Conference from the Book-												
room				-	3,000	-	-					
£.				268,270	12	3		£.	268,270	12	3	

## SECOND SCHEDULE.

BALANCE SHEET of the Itinerant Methodist Preachers' Annuitant Society, on 27th February 1875.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Annuity Fund, as per First Schedule	-	-	-	250,922	14	2	Investments:		
							In British Government Securities	-	-
								-	£. 77,594
								1	10
							Do. do. Reserved Accumulating Fund	-	-
								-	17,729
								13	10
							Stock		
									95,323
								15	8
							In Indian Securities, Stock	-	-
								-	47,850
								-	-
							Other Investments:		
							Loans to Connexional Funds	-	-
								-	30,353
								4	11
							Value of the Annual Grants from the Methodist Book-room	-	-
								-	75,000
								-	-
							Cash in hand	-	-
								-	2,395
								13	7

Wesleyan Conference Office, London,  
6 April 1875.

John Farrar,  
Samuel D. Waddy, D.D.,  
Frederick J. Jobson, D.D.,  
William Arthur, M.A.,  
Charles Haydon, Steward.

} Treasurers.



## PEARL LIFE ASSURANCE COMPANY (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNT of the Pearl Life Assurance Company (Limited), for the Year ending 30th June 1875.

Dr.		No. 1.—LIFE ASSURANCE ACCOUNT.		Cr.	
Amount of Life Assurance Fund at the beginning of Year	£. s. d.	8,018 10 6½	By Claims under Policies (no Re-assurances)	£. s. d.	7,629 6 -
Premiums (no Re-assurances)	25,091 1 -½		" Commission to Agents and Superintendents for the weekly collection of Premiums	5,211 15 1	
Amount received on Shares	166 - -		" Management Expenses:		
" from Loan Account	319 - 2		" Directors, Managers, and Clerks' Salaries	£. 1,217 6 5	
			" Doctors' Remuneration	107 6 2	
			" Auditors - do.	25 - -	
			" Solicitors - do.	7 17 11	
			" Printing and Stationery	691 19 6	
			" Policy Stamps	396 16 9	
			" General Expenses	178 5 3	
			" Rent, Taxes, Gas, &c.	253 9 9½	
			" Postage, Orders, Parcels, &c.	286 2 2½	
			" Depreciation of Furniture, &c.	26 14 -	
			" Bad Debts	12 2 3½	
			" Extension Expenses:—Being the amount expended in opening 7 Superintendences, 377 Agencies, and in the payment of Fees for the introduction of New Business of 25,045 l. 12s. 10 d. per annum	7,092 9 5	
			" Dividends to Shareholders	10,295 9 8½	
			" Amount of Life Assurance Fund at end of Year	187 18 -	
				10,270 2 11½	
	£.	33,594 11 9		£.	33,594 11 9

## No. 2.—SICKNESS ASSURANCE ACCOUNT.

Sickness Assurance Fund at beginning of Year	£. s. d.	44 18 2	By Sick Pay	£. s. d.	138 5 9
Premiums	143 8 9½		" Commission	14 18 2½	
			" Doctors' Remuneration	4 18 -	
			" Sickness Assurance Fund at end of Year	35 5 -	
	£.	188 6 11½		£.	188 6 11½

## No. 3.—LOAN AND INVESTMENT ACCOUNT.

Deposit and Loan Account at beginning of Year	£. s. d.	851 6 10½	By Amount paid out to Depositors	£. s. d.	164 16 2
Amount received from Depositors	176 8 7		" Interest paid to - do.	£. 96 5 7	
Interest, Fines, &c.	366 14 4		" Postage and Stationery	12 3 1	
Rent received from House Property	107 8 6		" General Expenses	34 2 6	
			" County Court	8 11 6	
			" Rent	4 - -	
			" Amount carried to Assurance (No. 1) Account	155 2 8	
			" Deposit and Loan Account at end of Year	319 - 2	
	£.	1,501 18 3½		862 19 3½	
				£.	1,501 18 3½

John Keene, Chairman.  
 Thomas Moullin, } Directors.  
 James A. Boorman, }  
 P. J. Foley, Manager.

## FOURTH SCHEDULE.

BALANCE SHEET of the Pearl Life Assurance Company (Limited), for the Year ending 30th June 1875.

LIABILITIES.		£. s. d.	ASSETS.		£. s. d.
Shareholders' Capital:—Capital Subscribed 916 Shares of 5 l. each. Paid up thereon	£. 2,040 - -		By Loans on Personal Security, repayable by Weekly and Monthly Instalments	4,540 19 10	
Life Assurance Fund	8,230 2 11½		" Office, Fixtures, Furniture, &c.	329 6 2	
Sickness - do.	35 5 -	10,270 2 11½	" Investments:—Leasehold House Property	948 7 -	
Deposit and Loan Account	862 19 3½		" Arrears of Premiums	1,981 13 1	
			" Agents' Balances	£. 617 18 4½	
Claims under Policies admitted but not paid	- - -	11,168 7 8	" District Managers' Balances	289 13 3½	
Creditors:					
Dividends due to Shareholders	70 14 -		" Cash in hand, and on current account at Bank	907 11 8	
Interest due to Depositors	50 13 -			2,615 16 6	
Due to Auditors	25 - -	155 7 -			
		£. 11,323 14 3		£.	11,323 14 3

John Keene, Chairman.  
 Thomas Moullin, } Directors.  
 James A. Boorman, }  
 P. J. Foley, Manager.

Examined and found correct,  
 J. S. Parker, F.S.S., A.I.A., Public Accountant, 57, Ludgate-hill, E.C.  
 Anthony Peck, M.A., Consulting Actuary.



## LAW UNION FIRE AND LIFE INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Law Union Fire and Life Insurance Company, for the Year ending 30th November 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

30 November 1874:	£.	s.	d.	30 November 1874:	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	290,635	19	11	Claims under Life Policies (after deduction of Sums Re-assured) - - - - -	26,005	-	7
Premiums - - - - -	56,526	12	6	Surrenders - - - - -	1,455	14	2
Consideration for Annuities granted - - - - -	5,875	12	7	Annuities - - - - -	5,410	8	11
Interest and Dividends - - - - -	14,373	1	1	Commission - - - - -	2,647	10	4
Fees for Acknowledgment of Notices of Assignment - - - - -	25	-	-	Expenses of Management - - - - -	4,890	1	10
Fines on Revival of Lapsed Policies - - - - -	9	7	6	Bonus paid in Cash - - - - -	208	8	6
Profit on Reversions fallen in - - - - -	6,309	15	4	Amount of Life Assurance Fund at the end of the Year, as per Balance Sheet - - - - -	333,138	4	7
£.	373,755	8	11	£.	373,755	8	11

## No. 2.—FIRE ACCOUNT.

30 November 1874:	£.	s.	d.	30 November 1874:	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year - - - - -	13,423	9	4	Losses by Fire (after deduction of Re-assurances) -	11,668	6	5
Premiums - - - - -	25,562	17	2	Expenses of Management - - - - -	3,809	16	5
Interest and Dividends - - - - -	536	18	9	Commission - - - - -	3,585	17	10
£.	39,523	5	3	Metropolitan and other Fire Brigades - - - - -	167	15	8
				Income Tax on Profits - - - - -	41	16	6
				Bad Debts - - - - -	84	6	8
				Amount carried to Profit and Loss Account, viz.: Four fifths of 6,741 l. 16 s. 5 d., being Amount of Profit for the Year - - - - -	5,393	9	2
				Amount of Fire Insurance Fund at the end of the Year, as per Balance Sheet - - - - -	14,771	16	7
				£.	39,523	5	3

## No. 3.—PROFIT AND LOSS ACCOUNT.

30 November 1874:	£.	s.	d.	30 November 1874:	£.	s.	d.
Balance of last Year's Account - - - - -	6,436	6	9	Dividend and Bonus to Shareholders (one Year) -	6,899	13	9
Interest and Dividends not carried to other Accounts -	3,431	18	1	Balance, as per Balance Sheet - - - - -	8,373	5	9
Profit realised (Fire Account) - - - - -	5,893	9	2	£.	15,272	19	6
Fees on Transfers of Shares - - - - -	11	5	6				
£.	15,272	19	6				

## FOURTH SCHEDULE.

BALANCE SHEET of the Law Union Fire and Life Insurance Company, on 30th November 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up { Life £. 20,000 - - - - -				Mortgages on Property within the United Kingdom	307,708	11	4
Fire - 37,500 - - - - -				Loans on the Company's Policies - - - - -	10,972	10	7
	57,500	-	-	Investments:			
Life Assurance Fund - - - - -	333,138	4	7	House Property - - - - -	8,000	-	-
Fire Fund - - - - -	14,771	16	7	Reversions - - - - -	57,737	4	11
Profit and Loss Account - - - - -	8,373	5	9	Life Interests and Policies of Assurance in other Offices - - - - -	4,095	13	4
	413,783	6	11	Agents' Balances - - - { Life - £. 2,754 7 10			
Claims under Life Policies admitted, but not yet paid - - - - -	£. 5,549	1	2	Fire - 1,328 7 1			
Outstanding Fire Losses - - - - -	1,399	2	10		4,082	14	11
Dividends (including Dividend for the Half year ended 30th November 1874) - - - - -	3,855	7	5	Outstanding Premiums (Life) - - - - -	1,993	18	2
Income Tax on Annuities - - - - -	192	1	6	Outstanding Interest - - - - -	5,656	4	1
Directors and Auditors' Fees - - - - -	809	16	-	Credit Premiums due upon Life Policies - - - - -	2,219	13	-
	11,805	8	11	Balances due from other Fire Offices - - - - -	972	10	5
£.	425,588	15	10	Cash:			
				On Deposit - - - - -	£. 15,000	-	-
				In hand and on Current Account - - - - -	7,149	15	1
					22,149	15	1
				£.	425,588	15	10

James Cuddon, Chairman.  
Chas. Pemberton, Director.  
F. R. Ward, Director.  
Frank McGedy, Actuary and Secretary.



LAW UNION FIRE AND LIFE INSURANCE COMPANY—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Law Union Fire and Life Insurance Company, made by the Actuary.

1. The date up to which the Valuation is made is the 30th November 1874.
2. The 14th clause of the Company's Deed of Settlement (Section 4), after directing payment out of the computed profits of the Life Department of a bonus to the Shareholders equivalent to 5 per centum of the total amount of Premiums received on Life Insurances during the preceding period of five years, provides that the whole of the remainder of the computed profits shall be appropriated to the Life Insurers on the participating scales of Premium, by way of bonuses upon their Policies in such manner and at such times as the Directors, with the advice of their Actuary, shall deem proper; and any bonuses so allotted to the Life Insurers as aforesaid shall, at the discretion of the Board, with such advice as aforesaid, be either added as a reversionary addition to the amount assured under any Policy effected on the participating scale of Premiums, or be compounded for by a cash payment, or by a temporary or permanent reduction of the future Premiums payable under such Policies. By the existing regulations of the Company, such remainder of the computed profits is distributed amongst the participating Policy-holders on the principle of a uniform annual per-centage addition to the sums assured.
3. The Table of Mortality used in the Valuation of the Life Policies and Annuities of the Company is the Carlisle Table.
4. The rates of interest assumed in the calculations are 3 per cent. for Policies of Assurance and bonus, and 4 per cent. for Annuities.
5. That proportion of the Annual Premium income, technically known as "the Loading," has been reserved to meet future expenses and profits, the net Premiums only having been taken into account in the Valuation.

## ANSWER to Question 6.

CONSOLIDATED REVENUE ACCOUNT of the Law Union Fire and Life Insurance Company for Five Years, commencing 1st December 1869, and ending 30th November 1874.

	£. s. d.		£. s. d.
Amount of Life Assurance Fund on 1st December 1869, the beginning of the period - - - - -	213,719 10 17	Claims under Policies (after deduction of Sums Re-assured) - - - - £. 143,566 18 -	
Premiums (after deduction of Re-assurance Premiums) - - - - -	259,734 - 7	Endowment Assurances - 2,229 18 -	145,796 16 -
Consideration for Annuities granted - - - - -	27,327 5 6	Surrenders - - - - -	10,214 18 11
Interest and Dividends - - - - -	63,318 10 7	Annuities - - - - -	25,370 18 9
Other Receipts:		Commission - - - - -	12,414 2 -
Profit on Reversions - - - - -	6,309 15 4	Expenses of Management - - - - -	26,164 3 6
Fees for acknowledgment of Notices of Assignment - - - - -	126 - -	Bonus to Shareholders - - - - -	11,247 16 -
Fines on Revival of Lapsed Policies - - - - -	49 13 6	Policy-holders' Bonuses compounded for - - - - -	4,842 6 9
		Amount written off Building Account - - - - -	605 11 6
		Bad Debts - - - - -	789 18 1
		Amount of Life Assurance Fund on 30th November 1874, the end of the period, as per Third Schedule - - - - -	333,138 4 7
	£. 570,584 16 1		£. 570,584 16 1

LAW UNION FIRE AND LIFE INSURANCE COMPANY—*continued*.

## ANSWER to Question 7.

SUMMARY and VALUATION of the Policies of the Law Union Fire and Life Insurance Company as at 30th November 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Valuation by the Carlisle Table; Interest 3 per Cent.; Annuities 4 per Cent.			
					Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
<b>ASSURANCES.</b>		£.	£.	£.	£.	£.	£.	£.
<b>WITH PARTICIPATION IN PROFITS :</b>								
Whole Term of Life - - - -	1,829	1,087,215·378	38,577·216	26,559·449	563,342·015	510,490·980	402,678·608	160,663·407
Whole Term of Life, Deferred and limited Number of Payments - -	7	15,087·500	698·466	523·850	7,144·725	6,157·653	4,618·241	2,526·484
Whole Term of Life, Increasing and Decreasing Premiums - - - -	10	11,800·000	211·575	-	5,096·969	6,442·182	4,831·637	265·332
Assurances on Joint Lives - - - -	23	9,157·928	432·507	324·750	5,372·701	5,795·161	4,349·846	1,022·855
Assurances, last of two or more Lives -	22	8,088·819	179·720	134·790	3,344·906	3,104·361	2,328·271	1,016·635
Survivorship Assurances - - - -	7	3,716·770	26·349	18·445	496·889	253·745	177·622	319·267
Endowment Assurances - - - -	37	13,659·432	521·436	341·077	7,778·838	6,969·128	5,226·846	2,551·992
Extra Premiums Payable - - - -	1	-	322·016	-	161·008	-	-	161·008
<b>TOTAL Assurances with Profits - -</b>	<b>1,935</b>	<b>1,148,725·827</b>	<b>35,969·285</b>	<b>27,902·361</b>	<b>592,738·051</b>	<b>539,213·210</b>	<b>424,211·071</b>	<b>168,526·980</b>
<b>II. WITHOUT PARTICIPATION IN PROFITS :</b>								
Whole Term of Life - - - -	601	523,382·000	18,245·804	15,500·914	283,764·489	249,196·570	211,787·037	71,977·452
Whole Term of Life, Deferred and limited Number of Payments - -	8	14,100·000	644·223	547·591	6,707·630	5,558·093	4,724·380	1,983·250
Whole Term of Life, Increasing and Decreasing Premiums - - - -	6	10,250·000	242·249	-	4,932·980	5,553·176	4,737·092	195·888
Assurances on Joint Lives - - - -	16	11,850·000	575·618	491·327	7,583·031	6,797·805	5,798·008	1,785·023
Assurances, last of two or more Lives -	12	4,185·000	111·277	94·857	1,774·616	1,598·297	1,352·415	422·201
Survivorship Assurances - - - -	99	113,845·000	1,335·492	934·845	12,194·445	8,770·320	6,139·224	6,055·221
Endowments and Endowment Assurances -	23	17,437·575	1,020·695	871·606	13,254·421	6,532·768	5,559·523	7,694·898
Assurances for Terms of Years - - - -	54	48,300·000	754·070	565·553	2,205·453	2,425·877	1,819·408	386·045
Assurances against Issue - - - -	24	71,700·000	-	-	2,588·087	-	-	2,588·087
Extra Premiums Payable - - - -	-	-	157·016	-	78·508	-	-	78·508
<b>TOTAL Assurances without Profits -</b>	<b>843</b>	<b>815,049·575</b>	<b>23,086·444</b>	<b>19,006·693</b>	<b>335,083·660</b>	<b>286,432·906</b>	<b>241,917·087</b>	<b>93,166·573</b>
<b>TOTAL Assurances - - - -</b>	<b>2,778</b>	<b>1,963,775·402</b>	<b>59,055·729</b>	<b>46,909·054</b>	<b>927,821·711</b>	<b>825,646·116</b>	<b>666,128·158</b>	<b>261,693·553</b>
<b>Deduct Re-assurances - - - -</b>	<b>-</b>	<b>196,034·999</b>	<b>5,355·150</b>	<b>4,655·050</b>	<b>86,534·785</b>	<b>76,039·244</b>	<b>67,531·943</b>	<b>19,002·842</b>
<b>Net Amount of Assurances - - - -</b>	<b>-</b>	<b>1,767,740·403</b>	<b>53,700·579</b>	<b>42,254·004</b>	<b>841,286·926</b>	<b>749,606·872</b>	<b>598,596·215</b>	<b>242,690·711</b>
<b>ANNUITIES,</b>								
Immediate - - - -	122	5,928·858	-	-	42,934·226	-	-	42,934·226
Survivorship - - - -	5	485·000	118·116	100·399	1,301·490	1,153·220	980·237	321·253
Deferred - - - -	1	10·600	-	-	132·523	-	-	132·523
<b>TOTAL of the Results - - - -</b>	<b>-</b>	<b>-</b>	<b>53,818·695</b>	<b>42,354·403</b>	<b>885,655·165</b>	<b>750,760·092</b>	<b>599,576·452</b>	<b>286,078·713</b>

LAW UNION FIRE AND LIFE INSURANCE COMPANY—*continued*.

VALUATION BALANCE SHEET of the Law Union Fire and Life Insurance Company as at 30th November 1874.

<i>Dr.</i>	£. s. d.	<i>Cr.</i>	£.
To Net Liability under Assurance and Annuity Contracts (as per Summary Statement provided in Schedule 5) - - - - -	286,078 14 3	By Life Assurance Fund (as per Consolidated Revenue Account) - - - - -	333,138
„ Reserve for Claims announced, but not admitted before 30th November - - - - -	3,354 10 -		
„ Reserve for Payment of sundry Expenses - - - - -	600 - -		
„ Surplus - - - - -	43,105 - 4		
£.	333,138 4 7	£.	333,138

8. After payment of one year's Premium, participating Policy-holders are entitled to share in the Profits.

9. The results of the Valuation are as follows :—

(I.) The Total Amount of Profit made by the Company was 43,105 £. 0 s. 4 d.

(II.) The Amount of Profit divided amongst the Policy-holders was 30,118 £. 8 s. 4 d.; and the Number and Amount Policies which participated were 1,893 for the sum of 1,087,000 £. 17 s.

(III.) Specimens of Bonus allotted to Policies for 100£, effected at the respective ages of 20, 30, 40, and 50, and having respectively in force for five years, 10 years, and upwards, at intervals of five years respectively, together with amounts apportioned under the various modes in which the Bonus might be received.

Age at Entry.	NUMBER OF YEARS IN FORCE.											
	5.			10.			15.			20.		
	Rever- sionary Addition.	Cash.	Reduction of Premium for Five Years.	Rever- sionary Addition.	Cash.	Reduction of Premium for Five Years.	Rever- sionary Addition.	Cash.	Reduction of Premium for Five Years.	Rever- sionary Addition.	Cash.	Red. for Y.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.
20	6 5 -	1 15 4	- 8 -	6 12 6	2 1 6	- 9 4	6 16 3	2 7 -	- 10 7	7 6 6	2 15 10	-
30	6 5 -	2 3 -	- 9 8	6 12 6	2 10 7	- 11 6	6 16 3	2 17 1	- 13 -	7 6 6	3 8 4	-
40	6 5 -	2 12 4	- 12 -	6 12 6	3 1 9	- 14 -	6 16 3	3 11 9	- 16 8	7 6 6	4 6 4	1
50	6 5 -	3 5 10	- 15 3	6 12 6	3 18 2	- 19 -	6 16 3	4 7 6	1 1 7	7 6 6	5 3 -	1

James Cuddon, Chairman.

Chas. Pemberton, Director.

F. R. Ward, Director.

Frank McGedy, Actuary and Secretary.



LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

SIXTH SCHEDULE.

STATEMENT of the Life Assurance and Annuity Business of the Law Union Fire and Life Insurance Company, on 30th November 1874.

- 1. The published table or tables of Premiums for Assurances for the whole term of life which are in use at the date above mentioned will be found below.
- 2. The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned, distinguishing the portions assured with and without profits, stating separately the total reversionary bonuses, and specifying the sums assured for each year of life from the youngest to the oldest ages, will be found on page 136.
- 3. The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses, in respect of the respective Assurances mentioned under Heading No. 2, distinguishing ordinary from extra Premiums, will be found on page 136.
- 2 and 3. For corresponding statements in respect of Re-assurances, see page 137.
- 4. The total amount assured under classes of Assurance business, other than for the whole term of life, distinguishing the sums assured under each class, and stating separately the amount assured with and without profits, and the total amount of reversionary bonuses, will be found on page 137.
- 5. The amount of Premiums receivable annually in respect of each such special class of Assurances mentioned under Heading No. 4, distinguishing ordinary from extra Premiums, will be found on page 137.
- 6. The total amount of Premiums which has been received from the commencement upon all Policies under each special class mentioned under Heading No. 4, which are in force at the date above mentioned, will be found on page 137.
- 4, 5, and 6. For corresponding statements in respect of Re-assurances, see page 138.
- 7. The total amount of immediate Annuities on lives, distinguishing the amounts for each year of life, will be found on page 138.
- 8. The amount of all Annuities other than those specified under Heading No. 7, distinguishing the amount of Annuities payable under each class, the amount of Premiums annually receivable, and the amount of consideration money received in respect of each such class, and the total amount of Premiums received from the commencement upon all Deferred Annuities, will be found on page 138.
- 9. The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation, will be found on page 138.
- 10. A table of minimum values, if any, allowed for the surrender of Policies for the whole term of life, and for Endowments and Endowment Assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to Policies of different standing and taken out at various interval ages from the youngest to the oldest.

The minimum value allowed for the surrender of Policies for the whole term of life, and for Endowments and Endowment Assurances, after payment of three annual premiums, is 25 per cent. of the premiums paid thereon, exclusive of extra premiums.

No business is transacted at other than European rates. During the year ending 30th November 1874, the sum of 479 l. 0 s. 8 d. was received for extra premiums for Foreign Residence and for Naval and Military Service. Lives taken at increased rates of premiums are treated (for valuation, but not for surrender) as being of the ages to which, according to the Company's published Tables, such increased rates of premium correspond.

ANSWER to Question 1.

WITH PROFITS.								WITHOUT PROFITS.							
Age.	Yearly.	Age.	Yearly.	Age.	Yearly.	Age.	Yearly.	Age.	Yearly.	Age.	Yearly.	Age.	Yearly.	Age.	Yearly.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.		£. s. d.		£. s. d.		£. s. d.		£. s. d.
15	1 14 2	27	2 5 10	39	3 3 2	51	4 16 -	15	1 10 6	27	2 1 1	39	2 17 6	51	4 8 -
16	1 15 2	28	2 7 -	40	3 5 3	52	4 19 6	16	1 11 5	28	2 2 1	40	2 19 5	52	4 11 9
17	1 16 1	29	2 8 2	41	3 7 2	53	5 3 6	17	1 12 3	29	2 3 2	41	3 1 4	53	4 15 9
18	1 17 -	30	2 9 4	42	3 9 8	54	5 8 3	18	1 13 1	30	2 4 5	42	3 3 5	54	5 - -
19	1 17 11	31	2 10 5	43	3 12 -	55	5 12 8	19	1 13 9	31	2 5 5	43	3 5 8	55	5 4 9
20	1 18 8	32	2 11 9	44	3 14 6	56	5 16 11	20	1 14 7	32	2 6 9	44	3 8 -	56	5 9 8
21	1 19 9	33	2 13 3	45	3 17 -	57	6 2 8	21	1 15 4	33	2 8 2	45	3 10 5	57	5 15 -
22	2 - 6	34	2 14 9	46	3 19 8	58	6 8 7	22	1 16 3	34	2 9 7	46	3 12 11	58	6 - 6
23	2 1 7	35	2 16 7	47	4 2 7	59	6 14 9	23	1 17 1	35	2 11 2	47	3 15 7	59	6 6 5
24	2 2 6	36	2 17 8	48	4 5 9	60	7 1 5	24	1 18 -	36	2 12 5	48	3 18 6	60	6 12 6
25	2 3 7	37	2 19 4	49	4 9 -	61	7 8 9	25	1 19 -	37	2 14 -	49	4 1 8	61	6 19 4
26	2 4 9	38	3 1 2	50	4 12 -	62	7 16 7	26	1 19 11	38	2 15 9	50	4 4 11	62	7 6 6

## LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

## ANSWERS to Questions 2 and 3.

WITH PROFITS.					WITHOUT PROFITS.			
Age.	Sums Assured.	Reversionary Bonus.	Yearly Premium.		Age.	Sums Assured.	Yearly Premium.	
			Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.
8	500	-	9-500	—	17	200	2-966	—
10	50	-	1-000	—	22	1,100	16-671	—
11	50	-	1-000	—	23	700	12-687	—
13	500	-	7-125	—	24	4,680	85-845	—
15	500	-	8-291	—	25	600	10-283	—
16	150	3-750	2-358	—	26	8,450	160-544	1-250
17	300	2-500	5-366	—	27	840	14-420	1-891
18	750	10-000	12-871	—	28	15,670	322-329	5-250
19	10,000	-	185-000	—	29	3,250	68-804	—
20	850	30-657	14-912	—	30	600	11-479	—
21	300	-	5-716	—	31	2,900	60-443	—
22	2,155	-	42-601	—	32	5,550	116-958	—
23	5,125	-	104-780	21-000	33	12,400	269-072	—
24	8,350	49-208	164-853	—	34	26,330	629-576	—
25	12,700	72-000	265-070	29-400	35	47,200	978-797	—
26	15,100	67-084	323-492	—	36	11,400	300-241	12-600
27	14,180	5-375	313-721	—	37	18,850	469-654	—
28	10,300	14-900	226-177	—	38	12,900	313-504	3-150
29	24,355	161-466	561-938	—	39	9,700	241-800	2-100
30	9,580	75-000	221-323	—	40	6,350	160-190	3-150
31	26,910	230-465	623-407	28-250	41	24,500	647-870	4-200
32	22,700	400-812	524-554	—	42	2,875	72-937	3-150
33	13,980	295-835	333-649	—	43	9,200	254-782	—
34	28,080	810-631	675-856	—	44	10,220	297-127	—
35	78,400	336-673	2,088-077	—	45	23,500	630-135	4-450
36	38,760	842-798	975-287	11-350	46	9,512	255-575	—
37	27,110	563-940	716-472	—	47	13,630	427-546	—
38	30,850	582-350	819-603	—	48	7,615	226-496	—
39	24,450	940-685	655-595	15-700	49	18,325	591-407	96-250
40	25,600	825-657	675-910	48-825	50	12,750	388-197	—
41	36,900	807-158	1,071-833	22-050	51	10,160	392-036	—
42	40,450	1,567-530	1,142-717	5-250	52	10,050	343-468	—
43	28,475	680-596	788-129	8-050	53	12,750	444-901	—
44	36,950	1,225-302	1,081-860	—	54	28,400	1,160-038	—
45	27,020	944-872	763-070	12-600	55	15,450	700-695	—
46	33,130	1,203-163	1,095-096	2-100	56	5,120	212-798	—
47	29,030	1,892-867	815-027	—	57	12,000	519-278	—
48	48,640	1,971-062	1,616-124	—	58	19,300	902-003	—
49	26,600	1,339-087	873-015	13-650	59	7,600	331-487	—
50	44,407	1,321-044	1,559-849	—	60	11,950	494-998	2-500
51	18,715	883-535	633-074	—	61	5,600	267-098	1-375
52	27,035	2,037-912	938-065	65-000	62	5,950	294-153	—
53	21,050	604-183	855-772	3-75	63	9,700	490-615	—
54	16,750	714-223	658-140	—	64	5,650	258-752	—
55	14,570	1,210-797	498-867	—	65	4,520	253-393	—
56	14,690	710-384	613-791	—	66	1,700	80-509	—
57	19,931	1,477-272	827-487	—	67	3,300	246-120	—
58	11,840	820-982	455-752	—	68	4,885	348-609	—
59	15,370	1,189-380	649-313	—	69	6,660	473-465	1-500
60	14,680	480-973	726-918	—	70	4,820	272-129	—
61	10,350	478-548	511-109	—	71	2,600	133-453	—
62	10,100	715-103	453-944	—	72	2,070	192-078	—
63	11,105	876-602	513-535	38-416	73	1,350	72-895	—
64	9,600	924-598	477-856	—	75	450	32-492	—
65	6,500	404-816	323-601	—	76	200	31-075	—
66	7,170	230-119	457-088	—	77	900	61-650	—
67	5,225	322-082	250-102	—	78	7,500	1,123-875	—
68	5,290	354-806	289-292	—	79	100	5-588	—
69	1,603	66-503	103-407	—	80	100	5-096	—
70	1,550	98-336	112-712	—	81	150	14-971	—
71	5,460	296-542	313-000	—	82	500	31-958	—
72	11,500	518-207	879-954	—	83	100	6-763	—
73	175	16-436	9-679	—				
74	3,375	279-557	269-199	—				
75	300	26-771	22-087	—				
76	1,225	48-000	107-733	—				
77	1,050	4-162	95-988	—				
81	25	-	6-250	—				
82	1,100	115-916	114-770	—				
83	400	63-166	36-567	—				
TOTALS £.	1,051,971	35,244-378	33,577,216	322-016	-	523,382	18,245-804	142-816

## LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

## RE-ASSURANCES.

WITH PROFITS.					WITHOUT PROFITS.			
Age.	Sum Assured.	Reversionary Bonus.	Yearly Premium.		Age.	Sum Assured.	Yearly Premium.	
			Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.
19	4,000	-	62·666	—	26	3,500	66·500	—
24	500	-	7·229	—				
25	300	33·250	5·187	—	34	14,680	283·895	—
34	2,000	414·000	39·458	—				
35	40,000	-	978·329	—	35	32,000	645·266	—
36	6,000	-	128·562	—				
37	100	-	1·979	—	37	4,000	95·416	—
40	2,000	-	42·541	10·500				
41	6,000	-	172·500	—	38	1,900	45·758	—
42	2,100	100·508	45·695	—				
43	2,000	-	50·124	—	41	200	5·233	—
44	4,000	56·837	86·957	—				
45	1,000	-	25·291	—	44	1,350	35·320	—
47	1,000	-	24·791	—				
48	8,700	-	318·916	—	45	2,650	70·415	—
49	500	-	11·104	—				
51	500	-	15·854	—	52	1,000	24·791	—
52	3,000	-	106·999	—				
53	3,000	-	142·208	—	55	700	23·800	—
57	500	61·104	21·771	—				
58	200	-	6·625	—	63	2,100	107·612	—
59	3,000	-	110·790	—				
62	100	-	3·312	—	78	2,500	391·875	—
63	500	-	25·000	—				
72	7,500	889·300	583·541	9·604	36	3,200	78·533	—
82	250	-	24·950	—				
£.	98,750	1,554·999	3,042·379	20·104	-	69,780	1,874·414	—

ANSWER to Questions 4, 5, and 6.

CLASS OF ASSURANCE.	Sums Assured.	Reversionary Bonus.	ANNUAL PREMIUMS.		Total Amount of Premiums received from the Commencement.
			Ordinary.	Extra.	
ASSURANCES.	£.	£.	£.	£.	£.
WITH PARTICIPATION IN PROFITS:					
Whole Term of Life—Deferred and Limited Number of Payments	15,000·	87·500	698·466	-	3,316·795
“ “ Increasing and Decreasing Premiums -	11,800·	-	211·575	-	526·566
Joint Lives -	9,000·	157·928	432·507	-	2,504·816
Last of two or more Lives -	7,825·	263·819	179·720	-	1,352·622
Survivorship Assurances -	3,700·	16·770	26·349	-	442·504
Endowment Assurances -	13,550·	109·432	521·436	-	2,749·749
TOTALS - - - £.	60,875·	635·449	2,070·053	-	10,893·052
WITHOUT PARTICIPATION IN PROFITS:					
Whole Term of Life—Deferred and Limited Number of Payments	14,100·	-	644·233	-	3,420·269
“ “ Increasing and Decreasing Premiums -	10,250·	-	242·249	-	1,355·878
Joint Lives -	11,850·	-	565·618	10·000	3,981·027
Last of two or more Lives -	4,185·	-	111·277	-	833·897
Survivorship Assurances -	113,845·	-	1,335·492	-	9,752·313
Endowments and Endowment Assurances -	17,437·575	-	1,020·695	-	7,770·454
Assurances for Terms of Years -	48,300·	-	749·870	4·200	3,456·187
Do. against Issue -	71,700·	-	-	-	5,176·175
TOTALS - - - £.	291,667·575	-	4,669·434	14·200	35,746·200



LAW UNION FIRE AND LIFE INSURANCE COMPANY—*continued.*

## RE-ASSURANCES.

CLASS OF RE-ASSURANCE.	Sums Assured.	ANNUAL PREMIUMS.		Total Amount of Premiums paid from the Commencement.
		Ordinary.	Extra.	
ASSURANCES.	£.	£.	£.	£.
WITHOUT PARTICIPATION IN PROFITS:				
On Joint Lives - - - - -	200	12'500	- -	225'000
Survivorship Assurances - - - - -	5,750	114 607	- -	634'460
Endowment Assurances - - - - -	4,000	260'000	- -	2,080'000
Assurances for Terms of Years - - - - -	3,000	51'250	- -	262'500
Do. against Issue - - - - -	13,000	- -	- -	769'125
TOTALS - - - £.	25,950	438'357	- -	3,971'085

## ANSWER to Question 7.

## TOTAL AMOUNT of Immediate Annuities on Lives.

Age on 30 Nov. 1874.	Amount of Annuity per Annum.	TERM.	Age on 30 Nov. 1874.	Amount of Annuity per Annum.	TERM.
39	£. s. d. 20 8 6	Life.	Brought over	£. s. d. 2,379 3 6	
41	18 16 -	"	68	602 2 2	Life.
42	6 - 8	"	69	94 6 5	"
43	2 17 -	"	69 & 73	14 - -	Joint Lives and Survivor.
48	40 - -	"	70	196 19 2	Life.
51	169 6 -	"	71	90 9 8	"
52	32 14 -	"	71 & 75	44 2 6	Joint Lives and Survivor.
54	17 10 -	"	72	277 12 2	Life.
55	20 - -	"	73	504 2 10	"
58	66 16 4	"	74	185 19 1	"
59	272 17 6	"	75	49 5 -	"
60	700 - -	"	76	387 17 3	"
61	69 19 9	"	77	100 17 -	"
62	105 13 9	"	78	196 6 4	"
63	71 - 10	"	79	40 - -	"
64	115 6 4	"	81	150 - -	"
65	295 15 4	"	81 & 83	60 - -	Joint Lives and Survivor.
66	164 9 10	"	82	289 - -	Life.
67	119 19 8	"	84	50 - -	"
67 & 69	47 14 -	Joint Lives and Survivor.	87	42 7 3	"
67 & 72	21 18 -	" " "	88	8 18 6	"
Carried over £. 2,379 3 6			90	18 8 4	"
			TOTAL £.	5,871 17 2	

## STATEMENT required by Question 8.

DESCRIPTION OF ANNUITY.	Amount of Annuity.	Annual Premiums.	Consideration Money received.
	£. s. d.	£. s. d.	£. s. d.
Expiring on 25th March 1878 - -	57 - -	- -	378 14 -
Survivorship Annuities - - -	485 - -	118 2 4	538 5 -
Deferred - - - - -	10 12 -	- -	100 - -

## ANSWER to Question 9.

AVERAGE Rate of Interest at which Life Assurance Fund was Invested at close of each of the Five Years.

1870	- - - - -	£. s. d. 4 10 -	per cent.
1871	- - - - -	4 5 1	"
1872	- - - - -	4 7 2	"
1873	- - - - -	4 15 7	"
1874	- - - - -	4 10 5	"

James Cuddon, Chairman.  
Chas. Pemberton, Director.  
F. R. Ward, Director.  
Frank McGedy, Actuary and Secretary.



## YORKSHIRE PROVIDENT LIFE ASSURANCE COMPANY (LIMITED).

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Yorkshire Provident Life Assurance Company (Limited), commencing 31st July 1874 and ending 31st July 1875.

	£. s. d.		£. s. d.
Amount of Funds at the beginning of the Year	497 - 6	Claims under Policies (after deduction of Sums Re-assured)	407 7
Shareholders' Capital, received 1874	- - -	Commission	426 10
Premiums	1,361 5 -	Expenses of Management	344 9
Interest and Dividends	8 4 -	Dividends	19 3
		Amount of Funds at the end of the Year, as per Second Schedule	668 18
£.	1,866 9 6	£.	1,866 9

7 September 1875.

Geo. Chadwick, Chairman.  
 Geo. Thos. Holey, } Directors.  
 Thos. Leadley, }  
 J. P. Ogden, Managing Director.

## SECOND SCHEDULE.

BALANCE SHEET of the Yorkshire Provident Life Assurance Company (Limited), on the 31st July 1875.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital paid up	£. s. d. 275 - -	Loan to Leeds Corporation	200 -
Assurance Fund	393 18 4½	Agents' Balances	15 18
Total Funds as per First Schedule	668 18 4½	Outstanding Premiums	85 -
Claims admitted but not paid	- - Nil.	Cash on Deposit	£. s. d. 226 11 11
Other Sums-owing:		Cash in hand and on Current Account	78 11 9
Auditor's Fee	7 7 -	Furniture	46 13
£.	676 5 4½	Stock on hand	23 10
		£.	676 5

7 September 1875.

Geo. Chadwick, Chairman.  
 Geo. Thos. Holey, } Directors.  
 Thos. Leadley, }  
 J. P. Ogden, Managing Director.



## STAR LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Star Life Assurance Society, for the Year ending 31st December 1874.

1 January 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year -	1,150,586	10	7	Claims under Policies -	96,523	17	10			
				Less Sums Re-assured -	4,051	10	-			
31 December 1874:	£.	s.	d.					92,472	7	10
Premiums -	170,274	10	7	Surrenders -	-	-	-	5,584	3	9
Less Re-assurance do. -	5,666	7	10	Bonuses -	-	-	-	21,817	10	5
				Annuities -	-	-	-	1,962	5	4
				Commission -	-	-	-	9,626	2	4
Consideration for Annuities granted -	4,309	2	5	Expenses of Management -	13,582	9	5			
Interest and Dividends -	54,695	16	10	Medical Fees -	1,301	13	6			
								14,884	2	11
				Dividends to Shareholders -	-	-	-	250	-	-
				Bonus Abatement of Premiums -	-	-	-	11,487	6	7
				Amount of Funds at the end of the Year, as per						
				Second Schedule -				1,216,115	13	5
£.	1,374,199	12	7	£.				1,374,199	12	7

William McArthur, Chairman.  
J. Vanner, Director.  
Walter Griffith, Director.  
W. W. Baynes, Secretary.

## SECOND SCHEDULE.

BALANCE SHEET of the Star Life Assurance Society, for the Year ending 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up -	5,000	-	-	Mortgages on Property within the United Kingdom -	233,708	1	7
Insurance and Annuity Fund	1,211,115	13	5	Mortgages on Property out of the United Kingdom -	34,213	10	-
				Loans on the Society's Policies (within their Surrender Value) -	59,156	6	10
Total Funds, as per First Schedule	1,216,115	13	5	Investments:			
Claims admitted and announced, but not paid	17,183	6	-	In British Government Securities -	34,940	-	-
				Indian and Colonial Government Securities -	147,654	10	-
				United States 5 per Cent. Funded Loan -	46,906	-	-
				Railway Debenture and Preference Stock -	157,528	14	1
				House Property (Office Premises, 48, Moor-gate-street) -	4,483	1	3
				Wesleyan Methodist Chapels (Trustees of) -	144,784	-	-
				Other Methodist Chapels (Trustees of) -	2,235	-	-
				Congregational Chapels (Trustees of) -	22,450	-	-
				Baptist Chapels (Trustees of) -	35,561	10	-
				Local Boards, secured on Parliamentary Rates -	199,680	14	-
				Purchase of Society's Shares -	9,789	-	-
				Sundries (Act of Incorporation) -	392	10	10
				Agents' Balances (Premiums in course of collection) -	26,822	2	4
				Outstanding Premiums (Head Office) -	4,763	5	2
				Half-credit Premiums -	24,510	14	9
				Outstanding Interest -	1,522	11	2
				Accrued Interest (to 31st December 1874) -	14,534	11	5
				Cash in hand and on Current Account -	27,662	16	-
£.	1,233,298	19	5	£.	1,233,298	19	5

William McArthur, Chairman.  
J. Vanner, Director.  
Walter Griffith, Director.  
W. W. Baynes, Secretary.

## PROVINCIAL INSURANCE COMPANY.

## FIRST SCHEDULE.

REVENUE ACCOUNTS of the Provincial Insurance Company, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	-	192,612	17	1	Claims under Life Policies after deduction of Sums Re-assured	-	26,491
Life Assurance Premiums after deduction of Re-assurances	-	83,489	3	11	Surrenders	-	1,017
Interest and Dividends	-	£ 7,444	18	-	Commission	-	1,510
Rents	-	485	-	-	Expenses of Management	-	3,651
		7,929	18	-	Amount of Life Assurance Fund at the end of the Year, as per Balance Sheet	-	201,261
£.	234,031	19	-		£.	234,031	19

## No. 2.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	-	7,114	17	-	Annuities	-	909
Consideration for Annuities granted	-	1,166	5	7	Commission	-	17
Interest	-	284	11	2	Amount of Annuity Fund at the end of the Year, as per Balance Sheet	-	7,638
£.	8,565	13	9		£.	8,565	13

## No. 3.—FIRE INSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Foreign Guarantee Premiums, less Commission	-	5,699	4	7	Deficiency in Fire Insurance Account at the beginning of the Year	-	9,782
Received from Alliance Insurance Company	-	22,704	15	7	Losses by Fire after deduction of Re-insurances	-	37,893
Balance at 31st December 1874, to be adjusted when the Balance of Purchase Money is paid	-	27,881	17	11	Returns for Christmas Quarter, 1873, less Commission	-	1,813
		56,285	18	1	Re-insurances - do. - do.	-	4,185
£.	56,285	18	1		Expenses of Management	-	3,109
					£.	56,285	18

## No. 4.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance at the beginning of the Year	-	324	9	6	Balance at the end of the Year, as per Balance Sheet	-	381
Transfer and Loan Fees	-	56	16	6			
£.	381	6	-		£.	381	6

## SECOND SCHEDULE.

BALANCE SHEET of the Provincial Insurance Company on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital paid up	-	20,000	-	Mortgages within the United Kingdom	-	18,862	18
Life Assurance Fund	-	201,261	14	11	Loans on the Company's Life Policies within the Surrender Value	-	9,893
Annuity Fund	-	7,638	7	2	Investments:		
Proprietors' Reserve Fund	-	1,833	17	5	Railway and other Shares	-	39,837
Balance of Profit and Loss Account	-	381	6	-	Railway and other Debentures and Debenture Stocks	-	18,873
Unclaimed Dividends	-	209	9	4	Company's Freehold Offices in Wrexham	-	10,800
Claims admitted but not paid	-	1,635	12	4	Leasehold Property in London	-	4,000
					Loans on Public Rates	-	21,649
					Loans on Personal Security in connection with Life Assurances	-	29,980
					Foreign and Colonial Government Bonds	-	5,628
					Office Furniture at Head Office and Branches	-	450
					New Fire Engine at Wrexham	-	198
					Stamps on hand	-	53
					Outstanding Interest	-	3,412
					Outstanding Half Credit Premiums	-	3,149
					Outstanding Premiums—days of grace unexpired	-	3,082
					Life Agents' Balances	-	7,506
					Balances due from Fire Offices and Agents (the greater portion since paid)	-	3,886
					Cash in Bankers' hands—on Deposit	-	20,000
					Ditto - on Current Account	-	3,804
					Cash in hand	-	1
					Balance of Fire Insurance Account, to be adjusted when the Balance of Purchase Money is paid	-	27,881
£.	232,960	7	2		£.	232,960	7

Thomas Barnes, Chairman.  
R. V. Kyrke, } Directors.  
Charles Hughes, }  
Robert Williams, Secretary.

We have audited the Books and Accounts of the Provincial Insurance Company for the year ending 31st December 1874; and we have also examined the Securities for the Investments held by the Company, and found them correct.

19 February 1875.

John Bury, } Public Accountants,  
John Jones, } Auditors.

## LONDON AND SOUTHWARK INSURANCE CORPORATION (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the London and Southwark Insurance Corporation (Limited), for the Year ending 31st December 1874.

Dr.	LIFE ASSURANCE ACCOUNT.		Cr.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	£. s. d.	Claims under Life Policies - - - - -	£. s. d.
	8,904 4 9	Surrenders - - - - -	600 - -
Premiums, after deduction of Re-assurance Premiums - - - - -	2,748 10 11	Commission - - - - -	33 14 2
Interest - - - - -	429 1 -	Expenses of Management - - - - -	121 13 2
		Proprietors' proportion of Profits - - - - -	293 17 -
		Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	388 12 8
	£. 12,081 16 8		10,643 19 8
			£. 12,081 16 8

Dr.	FIRE ACCOUNT.		Cr.
Premiums received, after deduction of Re-assurances - - - - -	£. s. d.	Losses by Fire, after deduction of Re-assurances - - - - -	£. s. d.
	125,429 15 6	Expenses of Management - - - - -	75,611 18 9
		Commission - - - - -	15,995 14 7
		Balance carried to Profit and Loss Account - - - - -	18,783 15 8
	£. 125,429 15 6		15,038 6 6
			£. 125,429 15 6

Dr.	PROFIT AND LOSS ACCOUNT.		Cr.
Interest and Dividends not carried to other Accounts - - - - -	£. s. d.	Balance of last Year's Account - - - - -	£. s. d.
Balance from Fire Account - - - - -	1,059 13 9	Loss realised by Agents - - - - -	30,809 - 2
Proprietors' proportion of Life Profits - - - - -	15,038 6 6	" " Foreign Exchange - - - - -	27 12 9
Balance, as per Fourth Schedule - - - - -	388 12 8		121 11 10
	14,471 11 10		
	£. 30,958 4 9		£. 30,958 4 9

## FOURTH SCHEDULE.

BALANCE SHEET of the London and Southwark Insurance Corporation (Limited), 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital - - - - -	55,323 - -	Investments :	
Life Assurance Fund - - - - -	10,643 19 8	In United States Bonds - - - - -	23,533 7 10
		" Russian Bonds - - - - -	7,159 7 6
		" Bombay and Baroda Stock - - - - -	3,587 10 -
Outstanding Fire Losses - - - £. 13,310 5 -	65,966 13 8	" House Property - - - - -	8,902 8 -
		Loans upon Personal Security - - - - -	2,549 9 8
Outstanding Commission on Agents' Balances and Sundries - - - 3,122 9 9	16,432 14 9	Agents' Balances - - - - -	7,123 12 9
		Outstanding Premiums - - - - -	5,536 5 11
		" Interest - - - - -	588 18 -
		Cash in hand and at Bankers - - - - -	8,784 18 5
		Drafts not matured - - - - -	162 4 6
			67,928 2 7
	£. 82,399 14 5	Deficiency—Profit and Loss Account Balance - - - - -	14,471 11 10
			£. 82,399 14 5

Henry Astle, Chairman.  
C. Hopkinson, } Directors.  
George Reckitt, }  
W. P. Reynolds, Manager.



LONDON AND SOUTHWARK INSURANCE CORPORATION (LIMITED)—*cont<sup>d</sup>*.

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the London and Southwark Insurance Corporation (Limited), made by the Actuary, pursuant to "The Life Assurance Companies Act, 1870."

1. THE date up to which the valuation was made was the 31st December 1874.
2. The principles upon which the valuation and distribution of profits among the Policy-holders are made were determined by the Board under the Articles of Association of the Company.  
The value of the net premiums was deducted from the value of the sums assured, including the existing Reversionary Bonuses, and the balance or difference being the Company's Liability, was fully provided for.  
The proportion of profits on participating Policies allotted to the assured was 80 per cent., and such an amount thereof as the Company deemed advisable was converted into a Reversionary addition to the sum assured; the Policy-holders had the option of receiving the Cash value of such reversion, or commuting it into an equivalent reduction of the future annual premiums.
3. The Table of Mortality used in the valuation was the Institute of Actuaries Mortality Experience for healthy male lives.
4. The rate of interest assumed in the valuation was 4 l. per cent.
5. The valuation having been made on the net premiums required by the data above named, the difference between the premiums payable and the net premiums averaging 26.591 per cent. has been reserved as a provision for future expenses and profits.
6. The Consolidated Revenue Account since the last valuation is appended hereto.—(See page 145).
7. The Liabilities of the Company under Life Policies and Annuities at the date of the valuation, showing the number of Policies; the amount assured, and the amount of Premiums payable annually under each class of Policies, both with and without participation in profits; and also the net liabilities and assets of the Company, with the amount of surplus, are contained in the Summary and Valuation, and in the Valuation Balance Sheet appended hereto.— See page 145).
8. All Policies participate in profits, but such profits cannot be claimed until a Policy has been in force three complete years.
9. I. The Total amount of profit made by the Company was 1,943,164 l.  
II. The amount of profit divided among the Policy-holders was 1,306,250 l., and the number and amount of the Policies which participated were 226 for the sum of 68,170,327 l., including Reversionary Bonuses previously declared thereon.  
The Bonus allotted to Policies was 1 l. 3 s. 6 d. per cent., on the sum assured for each year during the quinquennium that participating Policies had been in force. In addition to which a Prospective Bonus of 1 l. per cent. per annum on the sum assured was provided for, payable on such of the above Policies as may become claims within the next five years.
- III. Specimens of Bonuses allotted to Policies for 100 l.

Policies in force for Five Years at 31st December 1874.					Policies in force for Ten Years at 31st December 1874.				
Age at Entry.	Reversionary Bonus to Sum Assured.	Cash Value of the Reversionary Bonus.	Reduction in Premium for next Five Years.	Reduction in Premium throughout Life.	Age at Entry.	Reversionary Bonus to Sum Assured.	Cash Value of the Reversionary Bonus.	Reduction in Premium for next Five Years.	Reduction in Premium throughout Life.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
20	5.875	1.511	.831	.080	20	5.875	1.689	.370	.093
30	5.875	1.889	.415	.109	30	5.875	2.117	.467	.131
40	5.875	2.382	.527	.160	40	5.875	2.675	.597	.197
50	5.875	2.996	.676	.248	50	5.875	3.336	.766	.318

N.B.—The previous Bonus is not included in these Specimens.

## LONDON AND SOUTHWARK INSURANCE CORPORATION (LIMITED)—continued.

## STATEMENT referred to in Question 6.

CONSOLIDATED REVENUE ACCOUNT of the Life Department for the Five Years commencing 1st January 1870, and terminating 31st December 1874.

	£.		£.
Amount of Funds on 1st January 1870, the beginning of the period - - - - -	5,246,091	Claims under Policies (after deduction of Sums Re-assured)	4,559,813
Premiums (after deduction of Re-assurance Premiums) - - - - -	11,726,804	Surrenders - - - - -	125,254
Provision for Annuities granted - - - - -	—	Annuities - - - - -	—
Interest and Dividends - - - - -	1,623,655	Commission - - - - -	561,888
		Expenses of Management - - - - -	1,857,324
		Cash in Commutation of Bonuses to Policy-holders - - - - -	459,655
		Amount of Funds on 31st December 1874, the end of the period, as per Third Schedule - - - - -	11,032,616
	£. 18,596,550		£. 18,596,550

## STATEMENT referred to in Question 7.

SUMMARY and VALUATION of the Policies of the Company as at 31st December 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premium.	Value by the Institute of Actuaries H. M. Table, Interest 4 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premium.	Net Yearly Premium.	Net Liability.
<b>ASSURANCES.</b>		£.	£.	£.	£.	£.	£.	£.
<b>WITH PARTICIPATION IN PROFITS.</b>								
Whole Term of Life - - - - -	208	64,706,302	1,950,917	1,374,294	25,728,265	28,104,663	19,593,165	6,135,100
" with limited Number of Premiums - - - - -	1	100,000	4,450	2,983	40,230	48,475	32,494	7,736
" on Joint Lives - - - - -	12	2,364,025	93,659	61,095	979,242	1,346,863	871,711	107,531
" on short Term of Years - - - - -	5	1,000,000	45,867	31,313	465,263	625,833	427,028	38,235
" on Annuities - - - - -	—	—	5,500	—	—	—	—	—
" on Premiums payable - - - - -	—	—	—	—	—	—	—	—
Total Assurances with Profits - - - - -	226	68,170,327	2,100,393	1,469,685	27,213,000	30,125,334	20,924,398	6,288,602
<b>—WITHOUT PARTICIPATION IN PROFITS.</b>								
Whole Term of Life - - - - -	49	22,510,000	868,963	702,778	10,762,974	10,494,555	8,409,885	2,353,089
" with increasing Premiums - - - - -	4	1,100,000	18,737	16,864	405,027	428,695	385,685	19,342
" on Joint Lives - - - - -	10	2,500,000	107,867	81,698	1,248,966	1,350,263	1,020,050	228,916
" on short Term of Years - - - - -	6	2,850,000	54,000	40,391	132,890	102,259	12,124	120,766
" on Annuities - - - - -	17	3,150,000	113,075	86,628	1,517,141	1,329,787	1,004,956	512,185
" on Premiums payable - - - - -	2	200,000	9,175	8,352	103,387	106,505	8,686	94,701
Total Assurances without Profits - - - - -	88	32,310,000	1,184,250	936,711	14,170,385	13,812,064	10,841,386	3,328,999
Total Assurances - - - - -	314	100,480,327	3,284,643	2,406,396	41,383,385	43,937,898	31,765,784	9,617,601
Deduct Re-assurances - - - - -	—	9,650,750	351,917	272,829	4,238,200	4,676,333	3,585,012	653,188
Net Amount of Assurances - - - - -	314	90,829,577	2,932,726	2,133,567	37,145,185	39,261,565	28,180,772	8,964,413
Adjustments, if any - - - - -	—	—	—	—	—	—	—	—
Deferred - - - - -	1	Per Annum. 80,000	39,100	34,733	346,584	249,400	221,545	125,039
<b>TOTAL OF THE RESULTS - - - - -</b>	—	—	2,971,826	2,168,300	37,491,769	39,510,965	28,402,317	9,089,452

## ADDITIONAL STATEMENT referred to in Question 7.

Dr.	VALUATION BALANCE SHEET as at 31st December 1874.	Cr.
Net Liability under Assurance and Annuity transactions (as per Summary Statement provided in Schedule 5) - - - - -	£. 9,089,452	£. 11,032,616
Surplus - - - - -	1,943,164	
	£. 11,032,616	£. 11,032,616

## LONDON AND SOUTHWARK INSURANCE CORPORATION (LIMITED)—continued.

## SIXTH SCHEDULE.

STATEMENT of the Life Assurance and Annuity Business of the London and Southwark Insurance Corporation (Limited), on the 31st December 1874.

## ANSWER to Question 1.

ANNUAL PREMIUMS to assure 100 £. on a Single Life for the Whole Term thereof.

## WHOLE LIFE.—ANNUAL PREMIUMS FOR AN ASSURANCE OF 100 £.

Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	1 10 -	1 13 10	27	2 - 7	2 5 6	39	2 16 9	3 3 8	50	4 1 10	4 12 2
16	1 10 9	1 14 8	28	2 1 9	2 6 9	40	2 18 6	3 5 8	51	4 5 8	4 16 6
17	1 11 6	1 15 6	29	2 2 10	2 8 1	41	3 - 3	3 7 8	52	4 9 7	5 1 -
18	1 12 3	1 16 4	30	2 4 -	2 9 4	42	3 2 1	3 9 8	53	4 13 8	5 5 8
19	1 13 -	1 17 2	31	2 5 1	2 10 8	43	3 4 -	3 11 9	54	4 18 1	5 10 6
20	1 13 9	1 18 -	32	2 6 3	2 12 -	44	3 5 11	3 14 -	55	5 2 10	5 15 10
21	1 14 6	1 18 10	33	2 7 6	2 13 4	45	3 8 -	3 16 3	56	5 8 -	6 1 8
22	1 15 4	1 19 9	34	2 8 10	2 14 10	46	3 10 2	3 18 9	57	5 13 6	6 7 10
23	1 16 4	2 - 9	35	2 10 3	2 16 5	47	3 12 6	4 1 6	58	5 19 3	6 14 4
24	1 17 4	2 1 10	36	2 11 9	2 18 1	48	3 15 3	4 4 6	59	6 5 2	7 1 -
25	1 18 4	2 3 -	37	2 13 4	2 19 10	49	3 18 3	4 8 -	60	6 11 3	7 7 9
26	1 19 5	2 4 3	38	2 15 -	3 1 9						

## ANSWER to Questions 2 and 3.

Ages.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.		Amount Assured.	Office Yearly Premiums.		
			Ordinary.	Extra.		Ordinary.	Extra.	
	£.	£.	£. s. d.	£.	£.	£. s. d.	£.	
18	100	-	1 16 -	-	-	-	-	
19	200	-	3 16 8	-	-	-	-	
21	900	-	16 11 4	-	-	-	-	
22	300	-	5 15 10	-	-	-	-	
23	500	-	8 13 4	-	-	-	-	
24	1,150	-	22 11 7	-	-	-	-	
25	-	-	-	-	400	7 17 4	4'000	
26	1,250	-	27 3 7	-	100	1 15 4	-	
27	650	-	13 5 11	-	-	-	-	
28	950	-	21 11 3	-	-	-	-	
29	1,700	-	38 17 11	-	-	-	-	
30	2,050	-	47 7 10	-	1,450	29 8 11	2'200	
31	2,650	27'233	59 9 3	-	300	5 12 -	3'000	
32	2,900	-	67 8 2	-	300	6 15 4	-	
33	2,200	-	56 17 9	3'000	400	9 7 8	3'233	
34	2,250	6'750	59 10 6	-	-	-	-	
35	2,700	5'483	72 11 5	-	-	-	-	
36	1,100	16'279	26 19 10	-	-	-	-	
37	7,250	-	181 19 3	-	300	6 18 10	-	
38	2,050	30'045	53 16 5	-	600	15 10 9	-	
39	1,100	-	33 3 -	-	100	2 16 6	-	
40	1,700	-	44 1 5	-	350	9 1 9	-	
41	1,900	17'363	53 5 -	-	100	2 11 6	-	
42	3,200	102'445	93 5 -	-	4,100	129 13 4	-	
43	775	-	25 5 10	-	200	6 - -	-	
44	3,000	-	95 14 2	-	700	19 19 4	-	
45	2,077	33'216	66 9 10	-	650	18 12 4	-	
46	200	-	7 3 6	-	-	-	-	
47	2,000	-	58 7 -	-	1,000	27 10 -	-	
48	750	4'925	25 19 11	-	261	8 12 -	-	
49	850	-	12 10 4	-	232	7 4 -	-	
50	3,596	98'142	135 14 8	-	-	-	-	
51	1,300	-	48 19 -	-	1,000	30 2 6	-	
52	1,550	26'400	55 - 8	-	56	-	-	
53	1,300	-	60 13 2	-	100	3 17 2	-	
54	1,200	-	51 11 5	-	400	18 7 4	-	
55	700	45'975	30 13 1	-	1,200	53 5 8	-	
56	150	-	8 10 -	-	4,000	227 6 8	-	
57	184	-	10 9 -	-	1,000	38 8 4	-	
59	600	-	31 14 -	-	61	3 15 3	-	
60	500	-	29 6 -	-	250	11 2 6	-	
61	1,350	79'013	71 1 2	2'500	800	36 17 1	-	
62	400	31'033	21 13 4	-	1,000	44 15 10	-	
63	1,000	-	52 16 8	-	-	-	-	
67	400	-	37 6 -	-	-	-	-	
68	50	-	4 1 4	-	100	9 19 -	-	
70	-	-	-	-	1,000	75 15 -	-	
TOTAL £.	64,182	524'302	1,950 18 4	5'500	22,510	868 19 3	12'433	



LONDON AND SOUTHWARK INSURANCE CORPORATION (LIMITED)—*continued.*

RE-ASSURANCE applicable to the foregoing Statement in Answer to Questions 2 and 3.

Ages.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Office Yearly Premium.		Amount Assured.	Office Yearly Premiums.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£. s. d.	£.	£.	£. s. d.	£.
37	2,500	150-750	58 8 2	—	—	—	—
42	- - -	- - -	- - -	- - -	3,000	94 13 4	—
44	- - -	- - -	- - -	- - -	500	14 6 8	—
56	- - -	- - -	- - -	- - -	3,000	170 10 -	—
£.	2,500	150-750	58 8 2	- - -	6,500	279 10 -	—

ANSWER to Questions 4, 5, and 6.

DESCRIPTION OF ASSURANCE.	WITH PROFITS.					WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.			Amount Assured.	Office Yearly Premiums.		
			Ordinary.	Extra.	Total Premiums Received.		Ordinary.	Extra.	Total Premiums Received.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Limited Number of Payments -	100	- - -	4-450	- -	13-350	—	—	—	—
Joint Lives, payable on Death of First Life - - -	2,350	14-025	93-659	- -	193-941	2,500	107-867	- -	452-513
Endowment Assurances - -	1,000	- -	45-867	- -	31-150	3,150	113-075	- -	656-208
With Increasing Premiums -	- - -	- - -	- -	- -	- -	1,100	18-737	- -	123-555
Short Terms - - -	- - -	- - -	- -	- -	- -	2,850	54-000	- -	92-700
Children's Endowments - -	- - -	- - -	- -	- -	- -	200	9-175	- -	9-175
£.	3,450	14-025	143-976	- -	238-441	9,800	302-854	- -	1334-151

RE-ASSURANCE applicable to the foregoing Answer to Questions 4, 5, and 6.

DESCRIPTION OF ASSURANCE.	WITHOUT PROFITS.			
	Amount Assured.	Office Yearly Premium.		
		Ordinary.	Extra.	Total Premiums Received.
	£.	£.	£.	£.
Endowment Assurance - - -	500	14-000	- -	84-000

ANSWER to Question 7.

There were no Immediate Annuities in existence at 31st December 1874.

LONDON AND SOUTHWARK INSURANCE CORPORATION (LIMITED)—*cont<sup>d</sup>*.

## ANSWER to Question 8.

DESCRIPTION OF ASSURANCE.	Annuity.	Annual Premium.	Total Premiums Received.
	£.	£.	£.
Deferred Annuity - - - - -	80	39.100	78.200

## ANSWER to Question 9.

The Average Rate of Interest at which the Life Assurance Fund of the Company was invested at the close of each Year during a period of five years prior to the investigation at 31st December 1874, was:—

1870 - 31st December - - - - -	£. 4 - - per Cent.
1871 - " - - - - -	4 - - "
1872 - " - - - - -	4 10 - "
1873 - " - - - - -	4 10 - "
1874 - " - - - - -	4 10 - "

## ANSWER to Question 10.

On Policies for the whole term of Life after three full years' premiums have been received, a surrender value has been given amounting to 40*l.* per cent. of the Premiums paid on Participating Assurances; and on Policies for the whole term of Life without Profits, and for Endowment Assurances 33*l.* per cent. of the paid Premiums.

The Company had not any Life business other than at European Rates.

In valuing Policies upon Invalid Lives, the advanced ages are taken for which the Premiums have been charged.

Henry Aste, Chairman.

Thomas Connorton, } Directors.  
C. Hopkinson, }

W. P. Reynolds, Manager.

## HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Hand-in-Hand Fire and Life Insurance Society, for the Year ending 31st December 1874

## GENERAL ACCUMULATED FUND (liable for all Claims—Fire and Life).

Amount at the beginning of the Year				£.	s.	d.	L I F E.				£.	s.	d.		
				1,473,109	3	8	Claims under Policies (after deduction of Sums								
							Re-assured)				55,544	16	-		
							Surrenders				1,890	14	-		
							Annuities				7,047	17	11		
							Commission				1,500	13	9		
							Expenses of Management				5,881	11	11		
							Bonus Returns				58,366	5	-		
				100,585	15	1									
							F I R E.								
							Losses by Fire (after deduction of Re-assurances)				13,517	1	10		
							Expenses of Management				4,708	12	7		
							Commission				988	15	-		
							Bonus Returns				838	6	5		
											20,052	15	10		
											599	5	10		
											1,991	8	8		
											1,506,884	6	3		
				£.	1,659,059	15	2					£.	1,659,059	15	2



## HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—continued.

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Hand-in-Hand Fire and Life Insurance Society, made by the Actuary.

(The Answers are numbered to accord with the numbers of the corresponding Questions.)

1. The valuation is made up to the 31st December 1874.

2. The Deed of Settlement prescribes that an inspection into, and estimate of, all the Policies and other engagements of the Society shall be made annually, and that the share of profit allotted to each Policy shall be applied either in a gross payment to the parties entitled thereto, or in reduction of the future premiums payable thereon, or in augmentation of the sum insured thereby, or in more than one, or in all such ways, as the Board may determine; provided always that no dividend shall be declared on any Life Policy on which five years' premium shall not have been paid, either in advance or otherwise. In other respects the Board of Directors, with the assistance of the Secretary and of the Actuary, are left to their own discretion.

The principles adopted in the valuation of all the Members' Policies consist in a gross premium valuation upon what may be regarded as correct rates of mortality and interest, with a view to ascertain what rate of bonus could be permanently maintained whilst in the case of Non-members' Policies a modification of the net premium method is pursued, the same tables being used for the Members' Policies, but 20 per cent. being deducted from the future premiums payable.

The distribution of profits (which is made annually) is conducted upon the principle of an uniform rate of abatement of the net annual premium, upon the assumption that all the With-profit Policies have been effected by ordinary annual premiums, payable throughout life; the "2nd Series," however, having 10 per cent. less abatement than the "1st Series" for the first five years after becoming entitled to participate in the profits, and 5 per cent. less for the next five years, after which no distinction between the two series would extend; and Policies of the "3rd Series" having, permanently, 15 per cent. less abatement than Policies equal standing in the "2nd Series."

*Note.*—The "1st Series" was closed on 23rd June 1864, and the "2nd Series" on 23rd June 1874.

3. The Tables of Mortality used throughout in the valuation are the Institute of Actuaries' Healthy Males' Table for Policies and "Davies' Equitable Experience" Table for Annuities.

4. The rates of interest assumed in the calculations are 4 per cent. for Policies and 3 per cent. for Annuities.

5. The amount available for future expenses and profits, in both Fire and Life Departments, was 236,835 £., in addition to 862,592 £., the sum deducted from the value of the future premiums payable, together 1,099,427 £. This, with the excess of interest over 4 per cent. that will probably be realised, together with the profit to be derived from Non-participating Policies, Surrendered Lapsed Policies, &c., will, it is estimated, enable the Directors to secure permanently to all the existing Members rates of bonus at least equal to those at present enjoyed by them, and without in any degree intruding upon the Premiums of future Non-Members.

The following is the CONSOLIDATED REVENUE ACCOUNT since the last Return under this Schedule, made in 1872.

CONSOLIDATED REVENUE ACCOUNT of the Hand-in-Hand Fire and Life Insurance Society, for the Three Years commencing 1st January 1872, and ending 31st December 1874.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1872, the beginning of the period	1,392,654	18	3				
				<b>LIFE.</b>			
Premiums (after deduction of Re-assurance Premiums)	383,728	17	2	Claims under Policies (after deduction of Sums Re-assured)	210,121	14	9
Consideration for Annuities granted	9,514	7	7	Surrenders	6,246	1	2
Fines and Fees	161	3	9	Annuities	24,275	11	11
				Commission	6,594	13	1
				Expenses of Management	21,941	8	-
				Bonus Returns	157,923	4	5
	393,404	8	6				427,102 13 4
				<b>FIRE.</b>			
Premiums received (after deduction of Re-assurances)	54,350	-	8	Losses by Fire (after deduction of Re-assurances)	22,477	4	9
Interest and Dividends on Accumulated Fund	203,111	19	8	Expenses of Management	13,127	8	11
Increase in market price of Government and other Securities	763	16	3	Commission	2,889	13	11
				Bonus Returns	1,883	11	11
							40,377 19 6
				Income Tax on Investments	-	-	-
							2,685 11 1
				Amount of Funds on 31st December 1874, the end of the period, as per Fourth Schedule	-	-	-
	£. 2,044,285	3	4				1,574,118 19 5
					£.		2,044,285 3 4

## HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—continued.

SUMMARY and VALUATION of the Policies of the Hand-in-Hand Fire and Life Insurance Society, as at 31st December 1874.

DESCRIPTION of TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if Ascertained.	Value by Institute of Actuaries' H. M. Table. Interest 4 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if Ascertained.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.		£.	£.	£.	£.
—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - -	3,649	3,500,676 13 1	118,494 12 -	Office Yearly Premiums, less Abatement of 65 per cent. to 1st Series, a maximum of 65 per cent. to 2nd Series, and a maximum of 50 per cent. to 3rd Series.	1,763,355·0	1,385,248·0	553,008·0	1,227,046·0
Net Number of Premiums -	4	9,000 - -	449 17 11		2,846·0	3,472·0		
Net Lives - - - - -	9	11,900 - -	697 5 11		9,042·0	3,747·0		
Survivor - - - - -	11	9,508 19 -	192 16 7		4,811·0	2,228·0		
Extra Premiums payable* - -	- -	- - - -	1,473 18 2	-	-	-	-	-
TOTAL Assurances with Profits	3,673	3,591,085 12 1	121,308 10 7	- -	1,780,054·0	1,394,695·0	553,008·0	1,227,046·0
—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - -	109	175,850 - -	5,903 1 2	Eighty per cent. of Office Yearly Premiums.	84,335·0	70,792·0	56,634·0	27,701·0
Net Number of Premiums -	1	5,000 - -	156 5 -		1,875·0	566·0	453·0	1,422·0
Net Lives - - - - -	3	2,000 - -	86 10 10		1,098·0	894·0	715·0	383·0
Survivor - - - - -	2	2,100 - -	44 11 8		825·0	674·0	539·0	286·0
Divorship - - - - -	12	22,050 - -	363 17 2		Not computed.	Not computed.	Not computed.	2,531·0
Net Issue - - - - -	19	30,180 - -	551 1 6	723·0				
Net Issue - - - - -	4	27,500 - -	nil.	- -	2,050·0	nil.	nil.	2,050·0
Extra Premiums payable* - -	- -	- - - -	50 6 6	-	-	-	-	-
TOTAL Assurances Without Profits	150	264,680 - -	7,155 13 10	- -	- -	- -	- -	35,096·0
TOTAL Assurances - - -	3,823	3,795,765 12 1	128,464 4 5	- -	- -	- -	- -	1,262,142·0
ANNUITIES.		Per Annum.			Value by Davies' Equitable Experience Table. Interest 3 per Cent.			
Immediate - - - - -	131	6,871 3 -	- - -	- - -	- -	- -	- -	49,217·0
Survivor - - - - -	4	135 13 6	- - -	- - -	- -	- -	- -	1,465·0
Net Issue - - - - -	1	200 - -	- - -	- - -	- -	- -	- -	1,033·0
Divorship - - - - -	2	310 - -	- - -	- - -	- -	- -	- -	1,483·0
TOTAL Annuities - - -	138	7,516 16 6	- - -	- - -	- -	- -	- -	53,198·0
TOTAL of the Results - - -	- -	- - -	- - -	- - -	- -	- -	- -	1,315,340·0

These Extra Premiums are for deteriorated health, and have been entirely omitted from the valuation. Temporary charges for foreign travel residence have also been altogether excluded.

## VALUATION BALANCE SHEET of the Hand-in-Hand Fire and Life Insurance Society, as at the 31st December 1874.

Dr.	£.		Cr.	£.
Net Liability under Assurances and Annuity Transactions as per Summary Statement provided in Schedule 5) -	1,315,340		By General Accumulated Fund (as per Balance Sheet under Schedule 4) - - - - -	1,506,884
Amount of Fire Premiums in hand on account of Unexpired terms of Annual and Septennial Insurances -	16,753		By Life Assurance Fund (ditto) - - - - -	67,234
Amount of Profits in hand on account of Unexpired septennial Fire Policies, estimated at 60 per cent. -	5,190			
Surplus - - - - -	236,835			
	£. 1,574,118			£. 1,574,118

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—*continued.*

8. Policies must have been five years in force before becoming entitled to share in the Profits; in other words, the abatement takes effect upon the sixth annual premium.

9. (1 and 2.) The results of the valuation were such as to lead the Board of Directors to fix the maximum rate of abatement of premiums, for the year beginning the 24th June 1875, at 65 per cent., the same as last year, but it has not been found necessary to estimate either the amount of Profit that will thus be distributed or the number and amount of the Policies that will participate therein.

In the Life Department the amount paid as Profit in 1874 was 58 366 £., and the total amount paid up to 31st December 1874 was 858,152 £.

(3). SPECIMENS of Cash Bonuses to be allotted to Policies for 100 £. in the Year beginning 24th June 1875.

Age at Entry.	1st Series.		2nd Series.	
	65 per Cent. Abatement.	5 to 10 Years' Standing. 55 per Cent. Abatement.	10 to 15 Years' Standing. 60 per Cent. Abatement.	
	£. s. d.	£. s. d.	£. s. d.	
20 - - -	1 8 4	1 3 11	1 6 1	
30 - - -	1 14 8	1 9 4	1 12 -	
40 - - -	2 4 1	1 17 4	2 - 9	
50 - - -	2 19 6	2 10 4	2 14 11	

To the "1st Series" these Cash Bonuses will be irrespective of the duration of the Policies beyond five years, and there will be no "3rd Series" Policies of sufficient length of standing to entitle them to share in the Profits.

*J. L. Elliot*, Chairman.

*J. Sperling*, Deputy Chairman.

*W. Ashley*, Chairman of Finance Committee.

*B. Blenkinsop*, Secretary, Principal Officer.

*James M. Terry*, Actuary.

## SIXTH SCHEDULE.

## STATEMENT of the Life Assurance and Annuity Business of the Hand-in-Hand Fire and Life Insurance Society, on the 31st December 1874.

1. The published Tables of Premiums for Assurances for the Whole Term of Life, which are in use at the date above mentioned.

## ANNUAL PREMIUMS for the Insurance of 100 £., payable at Death.

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 13 10	1 12 -	32	2 13 9	2 3 10	49	4 15 6	4 - 11
16	1 15 -	1 12 -	33	2 15 4	2 5 3	50	4 19 3	4 4 4
17	1 16 1	1 12 -	34	2 17 -	2 6 8	51	5 3 3	4 8 1
18	1 17 2	1 12 -	35	2 18 9	2 8 2	52	5 7 5	4 12 -
19	1 18 3	1 12 -	36	3 - 7	2 9 7	53	5 11 10	4 16 2
20	1 19 2	1 12 -	37	3 2 7	2 11 5	54	5 16 6	5 - 8
21	2 - 2	1 12 9	38	3 4 7	2 13 2	55	6 1 6	5 4 11
22	2 1 1	1 13 5	39	3 6 8	2 15 -	56	6 6 9	5 9 -
23	2 2 -	1 14 2	40	3 8 10	2 17 -	57	6 12 2	5 13 4
24	2 3 -	1 15 -	41	3 11 3	2 19 1	58	6 18 -	5 17 11
25	2 4 2	1 15 10	42	3 13 9	3 1 3	59	7 4 2	6 2 8
26	2 5 4	1 16 9	43	3 16 5	3 3 7	60	7 10 7	6 7 4
27	2 6 8	1 17 10	44	3 19 3	3 6 2	61	7 17 5	6 13 5
28	2 7 11	1 18 11	45	4 2 2	3 8 9	62	8 4 7	6 19 5
29	2 9 4	2 - 1	46	4 5 4	3 11 7	63	8 12 1	7 5 10
30	2 10 8	2 1 4	47	4 8 7	3 14 7	64	8 19 11	7 12 8
31	2 12 2	2 2 6	48	4 12 -	3 17 7	65	9 8 3	8 - -

2. The total amount assured on lives for the Whole Term of Life, which are in existence at the date above mentioned, distinguishing the portions assured with and without Profits, stating separately the total Reversionary Bonuses, and specifying the sums assured for each year of life, from the youngest to the oldest ages.

3. The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of Bonuses, in respect of the respective Assurances mentioned under Heading No. 2, distinguishing ordinary from extra premiums. (*In this Society the abatement of Premiums by the application of Profits takes effect for one year only.*)



## HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—continued.

## ANSWERS to Nos. 2 and 3.

Ages next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Sums Insured.		Reversionary Bonuses.	Sums Insured.		Annual Premiums.
	£.	s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	3,000	- -	- - -	-	-	-
16	1,000	- -	- - -	-	-	-
18	2,350	- -	- - -	-	-	-
19	1,000	- -	- - -	-	-	-
20	500	- -	- - -	-	-	-
21	1,100	- -	- - -	-	-	-
22	9,750	- -	- - -	-	-	-
23	13,450	- -	- - -	-	-	-
24	11,850	- -	- - -	-	-	-
25	13,600	- -	- - -	500	- -	8 12 1
26	19,850	- -	- - -	100	- -	1 14 5
27	30,500	- -	- - -	-	-	-
28	32,450	- -	- - -	300	- -	6 2 8
29	44,000	- -	12 7 4	500	- -	10 - 5
30	31,600	- -	35 19 3	1,000	- -	20 - 10
31	66,800	- -	37 19 9	100	- -	1 19 6
32	61,750	- -	84 11 9	2,900	- -	63 7 5
33	50,100	- -	- - -	-	-	-
34	59,900	- -	5 13 6	1,750	- -	37 2 6
35	73,500	- -	136 3 6	7,000	- -	166 11 8
36	35,300	- -	38 5 -	2,250	- -	44 5 3
37	65,100	- -	- - -	9,200	- -	222 3 6
38	85,700	- -	268 11 -	150	- -	3 4 6
39	37,270	- -	336 15 9	6,650	- -	162 19 11
40	57,400	- -	- - -	13,500	- -	334 19 -
41	79,300	- -	163 14 10	15,100	- -	391 19 11
42	55,995	- -	616 10 7	1,200	- -	34 1 9
43	86,000	- -	484 12 11	75	- -	2 7 9
44	95,538 8	- -	2,606 17 1	7,100	- -	207 3 11
45	84,700	- -	1,019 7 6	2,000	- -	40 13 4
46	79,425	- -	116 15 -	200	- -	6 19 2
47	61,515	- -	238 18 9	3,400	- -	112 9 11
48	77,748	- -	304 6 9	5,000	- -	-
49	75,350	- -	179 19 7	9,500	- -	265 13 4
50	87,649	- -	1,415 7 -	3,250	- -	114 12 11
51	119,519	- -	4,551 15 2	1,000	- -	37 6 8
52	86,333 8 8	- -	812 - 5	700	- -	30 18 8
53	63,540	- -	616 14 11	5,650	- -	263 14 2
54	86,597 10	- -	1,757 6 10	8,500	- -	278 7 6
55	104,450	- -	443 17 -	14,760	- -	466 19 11
56	125,150	- -	2,049 10 5	1,850	- -	76 15 3
57	90,450	- -	295 10 1	150	- -	2 19 3
58	106,002	- -	1,520 10 11	7,500	- -	275 4 2
59	65,650	- -	1,296 7 3	13,750	- -	690 4 -
60	95,148	- -	741 10 6	10,150	- -	433 9 8
61	93,496	- -	- - -	7,325	- -	277 17 7
62	60,473 10	- -	569 3 -	-	-	-
63	49,240	- -	100 14 -	-	-	-
64	124,547	- -	3,505 12 9	2,100	- -	92 1 8
65	62,339	- -	236 3 1	840	- -	48 18 7
66	78,450	- -	- - -	-	-	-
67	48,174	- -	762 19 4	2,550	- -	192 8 7
68	47,047	- -	720 3 2	-	-	-
69	50,838 13	- -	146 5 3	-	-	-
70	36,000	- -	3,307 9 6	-	-	-
71	66,978 10	- -	3,292 17 7	500	- -	21 14 7
72	35,795	- -	- - -	400	- -	13 8 8
73	9,010	- -	- - -	-	-	-
74	14,519	- -	15 8 8	-	-	-
75	24,650	- -	691 10 4	550	- -	52 2 10
76	25,350	- -	- - -	1,500	- -	168 - -
77	10,600	- -	- - -	-	-	-
78	13,100	- -	- - -	50	- -	1 13 7
79	10,031 11	- -	- - -	-	-	-
80	7,100	- -	- - -	-	-	-
81	13,000	- -	3,522 16 5	-	-	-
82	2,000	- -	- - -	-	-	-
83	19,200	- -	- - -	3,200	- -	209 15 6
84	4,000	- -	- - -	100	- -	9 14 8
85	8,700 1	- -	- - -	-	-	-
86	1,498	- -	- - -	-	-	-
87	9,000	- -	- - -	-	-	-
89	500	- -	- - -	-	-	-
91	1,000	- -	- - -	-	-	-
TOTAL £.	3,461,617	9 8	39,059 3 5	175,850	- -	5,903 1 2
Extra Premiums for Deteriorated Lives			-	-	-	50 6 6

Note.—The Society has but very few Re-assurance Policies, and they are all on the Non-Profit scale. The amounts re-assured have been excluded from the above, and the sums actually at risk only dealt with.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—*continued.*

4. The total amount assured under classes of Assurance Business other than for the whole term of Life, distinguishing the sums assured under each Class, and stating separately the amount assured With and Without Profits, and the total amount of Reversionary Bonuses.

5. The amount of premiums receivable annually in respect of each such special class of assurances mentioned under heading No. 4, distinguishing ordinary from extra premiums.

6. The total amount of premiums which has been received from the commencement upon all Policies under each special class, mentioned under Heading No. 4, which were in force at the date above mentioned.

## ANSWER to Nos. 4, 5, and 6.

DESCRIPTION OF ASSURANCE.	Sums Assured.*	Annual Premiums.	Total Amount of Premiums Received. *
<b>WITH PROFITS :</b>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>
Limited number of Premiums - - - - -	9,000 - -	449 17 11	1,249 4 7
Joint Lives - - - - -	11,900 - -	697 5 11	17,486 15 4
Last Survivor - - - - -	9,508 19 -	192 16 7	4,592 - 4
(*No reversionary Bonus).	30,408 19 -	1,340 - 5	23,328 - 3*
<b>WITHOUT PROFITS :</b>			
Limited number of Premiums - - - - -	5,000 - -	156 5 -	2,550 - -
Joint Lives - - - - -	2,000 - -	86 10 10	1,097 5 -
Last Survivor - - - - -	2,100 - -	44 11 8	650 15 -
Survivorship - - - - -	22,050 - -	363 17 2	4,635 7 8
Term - - - - -	30,180 - -	551 1 6	1,941 12 9
Against Issue - - - - -	27,500 - -	(Single payments)	2,457 10 -
<i>£.</i>	88,830 - -	1,202 6 2	13,332 10 5
Extra Premiums (included in above) - - - <i>£. s. d.</i> 56 5 -			

\* Note—This Amount gives the full annual premiums, and makes no deduction for the abatement of premium, which has been made in every year, after the first five years, to all Policies on the With Profit scale.

7. The Total Amount of Immediate Annuities on Lives, distinguishing the Amounts for each Year of Life.

Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.
	<i>£. s. d.</i>		<i>£. s. d.</i>		<i>£. s. d.</i>
43 - - -	300 - -	68 - - -	120 10 2	79 - - -	444 18 10
54 - - -	65 15 -	69 - - -	96 7 2	80 - - -	180 10 6
56 - - -	73 16 6	70 - - -	91 5 4	81 - - -	15 6 4
60 - - -	166 1 7	71 - - -	82 7 8	82 - - -	122 10 -
61 - - -	7 - -	72 - - -	378 13 4	83 - - -	573 15 -
62 - - -	216 5 -	73 - - -	240 4 9	84 - - -	104 18 4
63 - - -	254 17 2	74 - - -	684 16 -	85 - - -	278 1 6
64 - - -	159 2 6	75 - - -	77 3 -	86 - - -	215 8 4
65 - - -	118 15 6	76 - - -	294 13 -	87 - - -	255 19 4
66 - - -	239 13 4	77 - - -	342 1 10	<i>£.</i>	6,871 3 -
67 - - -	151 3 8	78 - - -	519 2 4		

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—*continued.*

8. The total amount of all annuities, other than those specified under Heading No. 7, distinguishing the amount of annuities payable under each class, the amount of premiums actually receivable, and the amount of consideration money received in respect of each such class.

DESCRIPTION OF ANNUITY.	Amount of Annuity.	Annual Premiums.	Amount of Consideration Money.
	£. s. d.	£. s. d.	£. s. d.
Last Survivor - - - - -	135 13 6	- - -	1,900 - -
Special - - - - -	200 - -	- - -	2,167 15 6
Survivorship - - - - -	310 - -	221 3 6	—
	£. 645 13 6	221 3 6	4,067 15 6

9. The average rate of interest at which the Assurance Fund of the Society was invested on the—

	£. s. d.
31st December 1872 was	4 11 5 per cent.
" " 1873 "	4 11 11 "
" " 1874 "	4 10 8 "

## QUESTION 10.

A table of minimum values, if any, allowed for the surrender of policies for the whole term of life, and for endowments and endowment assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing, and taken out at different interval ages from the youngest to the oldest.

Separate statements to be furnished for business at other than European rates, together with a statement of the manner in which policies on unhealthy lives are dealt with.

## ANSWER.

The values allowed for the surrender of policies vary according to their description and duration, thus:—

Members.—1st Series.—From 50 to 90 per cent. of the total premium received would be allowed.

Ditto.—2nd Series.—From 40 to 75 per cent. of the total premium received would be allowed.

Non-Members.—Whole Term.—From 25 to 60 per cent. of the total premium received would be allowed.

N. B.—The above apply only to policies upon which at least five years' premiums have been paid.

The Society has but one endowment policy in force; and this has been included amongst the term Insurances.

With the exception of temporary extras for foreign travel and residence, which have been altogether omitted from this Schedule, the Society does not transact business at other than European rates; and as regards policies on unhealthy lives, the extra premiums are thrown off, both in the annual valuations and for surrenders, and the lives treated as of average value, at their real ages.

J. A. Elliot, Chairman.

J. Sperling, Deputy Chairman.

W. Ashley, Chairman of Finance Committee.

B. Blenkinsop, Secretary, Principal Officer.





## EQUITY AND LAW LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Equity and Law Life Assurance Society, for the Year ending 31st December 1874.

January 1874:		£.	s.	d.	31 December 1874:		£.	s.	d.
Amount of Funds at the beginning of the Year	- -	1,020,298	10	5	Claims under Policies	- - -	£. 106,180	8	-
					Less Re-assured	- - -	22,647	-	-
31 December 1874:									83,533 8 -
Premiums, namely:—	£.	s.	d.	£.	s.	d.			
New Annual Premiums	11,176	8	-		Surrenders	- - -	1,853	2	8
Less Re-assured	1,491	17	2	9,684 10 10	Less Re-assured	- - -	136	7	9
									1,716 14 11
New Single Premiums	2,971	3	3		Annuities	- - -	-	-	8,324 11 8
Less Re-assured	270	13	1	2,700 10 2	Commission	- - -	£. 5,822	5	9
					Less Commission on Re-assurances	- - -	706	16	3
Renewal Premiums	111,868	18	3						5,115 9 6
Less Re-assured	11,500	7	7	100,368 10 8	Expenses of Management	- - -	-	-	6,098 8 4
				112,753 11 8	Dividends to Shareholders	- - -	-	-	6,000 - -
Provision for Annuities granted	- - -	-	-	10,283 7 2	Bonus by Reduction of Premiums	- - -	-	-	2,029 6 -
Interest and Dividends	- - -	-	-	42,636 8 11	Income Tax	- - -	-	-	364 18 10
On Revival of Lapsed Policies, Fees, &c.	- - -	-	-	94 16 5	Written off Cost of the Society's House	- - -	-	-	300 - -
On Reversions fallen in and Increase in Value	- - -	-	-	30,308 14 1	Amount of the Funds at the end of the Year, as per Second Schedule	- - -	-	-	1,104,066 2 3
On Sale of Stock	- - -	-	-	1,173 10 10					1,217,548 19 6
				£. 1,217,548 19 6			£.		

## SECOND SCHEDULE.

BALANCE SHEET of the Equity and Law Life Assurance Society, for the Year 31st December 1874.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Shareholders' Capital paid up	- - £. 60,000 - -				Mortgages on Property within the United Kingdom	-	614,741	11	4
Reserve Fund	- - - - 1,044,066 2 3				Do. - do. - partly out of the United Kingdom	-	1,550	-	-
					Loans on the Society's Policies	- - - -	16,065	-	-
Funds, as per First Schedule	- - - - 1,104,066 2 3				Investments:				
As admitted but not paid	- - £. 44,240 - -				In British Government Securities, 25,000 L Consols	-	22,959	7	6
Less Re-assured	- - - - 11,500 - -				„ Colonial Government Securities:				
		32,740	-	-	New Zealand Stock, 4,800 L.	- - - -	4,992	-	-
Shareholders' Dividends due	- - - - 6,548 17 6				„ Foreign Government Securities, namely:				
Dividends due and unpaid	- - - - 312 18 2				Russian Bonds, 53,000 L.	- £. 50,448 6 8			
Shareholders' Fees due and unpaid	- - - - 195 3 3				Brazilian do. 16,500 L.	- 15,916 17 6			
					Argentine do. 9,400 L.	- 9,300 - -			
							75,665	4	2
					Freehold Houses, 17 and 18, Lincoln's Inn Fields	-	20,814	11	3
					Reversions	- - - -	244,660	19	7
					Life Interests	- - - -	62,220	19	7
					Metropolitan 3½ per Cent. Stock, 5,141 L. 7 s. 10 d.	-	5,000	-	-
					Bank Stock, 3,000 L.	- - - -	7,242	9	2
					Loans on Personal Security	- - £. 15,619 14 1			
					Ditto secured by Mortgage Debenture	- 17,440 4 7			
							33,059	18	8
					Outstanding Premiums	- - - -	8,150	15	11
					Ditto - Interest	- - - -	5,454	-	9
					Cash at London and Westminster Bank:				
					On Deposit	- - - - £. 10,000 - -			
					On Current Account	- - - 11,281 3 3			
							21,281	3	3
£.	1,143,858 1 2				£.	1,143,858 1 2			

George Lake Russell, Chairman.  
John M. Clabon, } Directors.  
T. G. Kensit, }  
G. W. Berridge, Actuary and Secretary.

EQUITY AND LAW LIFE ASSURANCE SOCIETY—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Equity and Law Life Assurance Society, made by the Actuary.

(The Answers are numbered to accord with the numbers of the corresponding Questions in the Schedule.)

1.—The valuation is made up to the 31st December 1874.

2.—The value of the Assurances was obtained by deducting the value, according to given table of mortality and rate of interest, of future net premiums from the value of the sums assured and bonuses.

The value of Short Period Assurances was taken to be half a year's premium; a similar reserve was made for current risks and renewable licences for foreign residence.

The value of the Issue Assurances was taken to be all the premiums received.

The ages employed in valuing the Assurances were the ages next to be attained by the assured at the date of valuation; a corresponding addition was made to the age when an increased premium had been charged.

In valuing the Annuities, the ages at last birthday were taken.

The ordinary Whole Life Assurances were valued in classes according to half-years of age.

The ordinary Annuities were valued in classes according to years of age.

The other Assurances and Annuities were valued separately.

The Policy-holders' share of the Profits has been distributed in the following manner:—

To those policies which were in existence on 31st December 1869 the profit was first allotted, which had arisen from the investment of the then value of the Assurance and added bonus, at a higher rate of interest than was assumed in the valuations then made.

The remainder of the sum to be distributed was then allotted in proportion to the premiums paid since the last distribution, with exception of those Assurances effected in 1869, which were entitled to bonus in respect of six years' premiums. Where a commutation premium had been paid, the bonus allotted was the same as for an ordinary Assurance.

The total sums allotted were then converted into reversionary bonuses.

The deed of settlement directs that the policy-holders' share of profits shall be apportioned in such manner as the Directors consider fair and equitable.

3.—The ordinary Whole Life Assurances of more than five years' duration were valued by the H<sup>M</sup> Table of the Institute of Actuaries, the remainder by the H<sup>M</sup> Table.

The Annuities were valued by the Carlisle Table.

4.—The rate of interest assumed was 3 per cent. per annum.

5.—The proportion of premium income reserved as a provision for future expenses and profits is the difference between the net premium value and the premiums receivable. The net premiums were calculated according to the H<sup>M</sup> Table.

When the premiums have been commuted, an additional reserve was made of the value of the loading which would have been receivable had the policy been maintained by an annual premium.

6.—The Consolidated Revenue Account will be found on page 160.

7.—The Summary and Valuation of the Policies and the Valuation Balance Sheet will be found on pages 159 and 160.

8.—Policies upon which two annual premiums have been paid share in the profits.

9.—(1.) The total amount of profit was 193,213 £. 0 s. 3 d., of which 173,180 £. was divided.

(2.) The amount divided among the policy-holders was 155,362 £. The number of Policies which participated was 1,791, and the amount, 2,500,361 £.

(3.) Specimens of Bonuses.

The following are Specimens of Bonuses allotted to Policies of 100 £. in respect of the Five Years ending 31st December 1875 with their Cash Values and Equivalent Reductions of Premium for five Years commencing 1st August 1875.

Age at Entry.	Duration of Policy.	Reversion.	Cash.	Reduction of Premium.	Age at Entry.	Duration of Policy.	Reversion.	Cash.	Reduction of Premium.	Age at Entry.	Duration of Policy.	Reversion.	Cash.	Reduction of Premium.
		£. s. d.	£. s. d.	£. s. d.			£. s. d.	£. s. d.	£. s. d.			£. s. d.	£. s. d.	£. s. d.
20	5 Years.	7 - -	1 15 -	- 8 -	20	15 Years.	10 - -	3 5 -	- 16 -	20	25 Years.	13 10 -	5 15 -	1 -
30		7 10 -	2 10 -	- 12 -	30		11 - -	4 15 -	1 2 -	30		15 10 -	8 5 -	2 -
40		8 10 -	3 10 -	- 16 -	40		13 - -	7 - -	1 14 -	40		18 - -	11 15 -	3 -
50		10 - -	5 5 -	1 6 -	50		15 10 -	10 5 -	2 14 -	50		21 10 -	16 10 -	5 -
20	10 Years.	8 10 -	2 10 -	- 12 -	20	20 Years.	12 - -	4 10 -	1 - -	20	30 Years.	15 - -	7 5 -	1 -
30		9 10 -	3 10 -	- 16 -	30		13 10 -	6 10 -	1 10 -	30		17 10 -	10 10 -	2 -
40		10 10 -	5 5 -	1 4 -	40		15 10 -	9 5 -	2 6 -	40		20 - -	14 10 -	4 -
50		13 - -	7 15 -	2 - -	50		18 10 -	13 10 -	3 16 -	50		24 - -	20 - -	7 -

George Lake Russell, Chairman.

John M. Clabon, } Directors.

T. G. Kensit,

G. W. Berridge, Actuary and Secretary.



EQUITY AND LAW LIFE ASSURANCE SOCIETY—*continued.*

SUMMARY and VALUATION of the Policies of the Equity and Law Life Assurance Society, as at 31st December 1874.

DESCRIPTION  OF  TRANSACTIONS.	PARTICULARS OF POLICIES  FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Institute Tables. Interest 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.		£.	£.	£.	£.	£.	£.	£.
I.—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life:								
Over five years in force - - -	1,823	1,988,805·8	54,377·752	43,247·950	1,145,422·6	725,531·8	572,282·1	573,140·5
Under five years in force - - -		786,393·0	25,762·478	20,617·612	372,874·3	415,380·2	329,351·3	43,523·0
Redeemed and Commuted Payments - -	29	30,735·0	471·409	349·808	19,436·4	2,851·6	2,126·4	17,310·0
Gratuity Scale - - - - -	5	20,775·0	724·615	563·396	10,940·8	10,945·7	8,459·4	2,481·4
Term Assurances - - - - -	25	18,921·5	962·973	812·134	12,528·5	9,618·5	8,056·6	4,471·9
Gratuity Scale - - - - -	1	3,184·0	89·250	69·972	1,392·8	1,015·9	796·5	596·3
Lives - - - - -	7	20,065·5	1,026·946	792·778	14,445·3	8,834·5	6,686·5	7,758·8
Survivor - - - - -	12	21,744·5	362·797	278·834	11,834·4	5,305·6	4,064·0	7,770·4
Extra Premiums payable - - -	-	-	1,140·034	-	-	-	-	570·0
TOTAL Assurances with Profits -	1,902	2,890,624·3	84,918·254	66,732·484	1,588,875·1	1,179,483·8	931,822·8	657,622·3
—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life:								
Over five years in force - - -	415	449,780·8	14,875·661	12,984·159	267,800·2	183,236·7	158,483·8	109,316·4
Under five years in force - - -		296,389·0	11,187·672	9,772·849	156,082·5	156,540·7	135,280·3	20,802·2
Redeemed and Commuted Payments - -	8	21,100·0	1,758·566	1,561·220	14,595·9	9,852·6	8,747·4	5,848·5
Gratuity Scale - - - - -	21	56,850·0	1,617·858	1,369·857	31,278·7	28,519·6	24,113·3	7,165·4
Term Assurances - - - - -	9	8,450·0	400·917	364·134	5,594·6	4,187·3	3,797·0	1,797·6
Lives - - - - -	6	10,300·0	556·813	482·936	6,867·9	6,049·8	5,242·1	1,625·8
Survivor - - - - -	6	49,028·0	242·750	193·954	7,905·0	4,411·3	3,470·9	4,434·1
Term - - - - -	79	253,909·0	2,783·461	1,862·705	26,446·0	18,628·8	12,325·9	14,120·1
Gratuity - - - - -	35	63,350·0	909·142	-	-	-	-	633·7
&c. - - - - -	38	143,980·0	-	-	-	-	-	10,648·0
Extra Premiums payable - - -	-	-	316·588	-	-	-	-	158·3
TOTAL Assurances without Profits	617	1,353,136·8	34,649·428	28,591·814	516,570·8	411,426·8	351,460·7	176,550·1
TOTAL Assurances - - - - -	2,519	4,243,761·1	119,567·682	95,324·298	2,105,445·9	1,590,910·6	1,283,283·5	834,172·4
Deduct Re-assurances - - -	-	477,783·4	12,505·938	10,127·024	218,994·6	166,653·9	137,298·0	81,696·6
Net Amount of Assurances -	-	3,765,977·7	107,061·744	85,197·274	1,886,451·3	1,424,256·7	1,145,985·5	752,475·8
REDEMPTIONS:								
For Loading on Limited and Com-	-	-	-	-	-	-	-	6,610·0
mutated Premiums - - - - -	-	-	-	-	-	-	-	-
For Payments three months after	-	-	-	-	-	-	-	5,640·0
Death - - - - -	-	-	-	-	-	-	-	990·5
Outstanding Temporary Reductions	-	-	-	-	-	-	-	-
ANNUITIES.		Per Annum.						
Retirees - - - - -	16	3,803·0	772·221	493·214	10,769·6	9,251·7	5,985·6	4,784·0
Redeemed - - - - -	1	20·0	5·625	4·011	44·8	50·4	36·1	8·7
	2,536							
Immediate:								
Single Lives - - - - -	95	7,657·7	-	-	-	-	-	58,837·4
Joint Lives - - - - -	2	800·0	-	-	-	-	-	7,430·6
Widow Survivor - - - - -	5	609·0	-	-	-	-	-	6,717·6
Terms of Years - - - - -	2	108·0	-	-	-	-	-	884·5
TOTAL of the Results - - -	104	12,997·7 Per Annum.	107,839·590	85,694·499	1,897,265·7	1,433,558·8	1,152,007·2	844,379·1

## EQUITY AND LAW LIFE ASSURANCE SOCIETY—continued.

CONSOLIDATED REVENUE ACCOUNT of the Equity and Law Life Assurance Society, for Five Years, commencing 1st January 1870, and ending 31st December 1874.

Amount of Funds on	£.	s.	d.	£.	s.	d.	Claims under Policies (after deduction	£.	s.	d.	
1st January 1870 -	736,614	18	10				of Sums Re-assured) - - -	293,075	17	11	
Less Annuities due and							Surrenders (ditto) - - -	17,730	17	7	
unpaid on 31st De-							Annuities - - -	28,555	6	-	
cember 1869 -	342	14	3				Commission - - -	24,265	16	1	
				736,272	4	7	Expenses of Management - - -	30,709	17	3	
							Dividends to Shareholders - - -	30,000	-	-	
Premiums (after deduction of Re-assur-							Other Payments :				
ance Premiums) - - -				524,967	6	1	Bonus in Cash - - -	19,343	5	-	
Consideration for Annuities granted -				67,986	8	8	Bonus by reduction of Premiums	4,268	-	-	
Interest and Dividends - - -				193,890	8	8	Income Tax - - -	2,707	5	11	
Other Receipts :							Written-off Cost of Society's House	2,832	4	3	
Fines, Fees, &c. - - -				434	12	9	Written-off to meet doubtful in-				
Cash Bonus on Re-assurances -				3,861	5	8	vestment - - -	2,338	19	1	
Profit on Reversions fallen in, and							Amount of Funds on 31st December				
increase in value - - -				31,307	14	1	1874, as per First Schedule - -	1,104,066	2	3	
Profit on Sale of Stock - - -				1,173	10	10					
	£.			1,559,893	11	4		£.	1,559,893	11	4

VALUATION BALANCE SHEET of the Equity and Law Life Assurance Society, as at 31st December 1874.

To Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	£.	s.	d.	By Life Assurance Fund (as per Balance Sheet under Schedule 2)	£.	s.	d.
	844,379	2	-		1,044,066	2	3
" Claims announced but not admitted	6,474	-	-				
" Surplus	193,213	-	3				
£.	1,044,066	2	3	£.	1,044,066	2	3

## SIXTH SCHEDULE.

## ANSWER to Question 1.

## ANNUAL PREMIUMS to Assure £. 100 on a Single Life.

Age not exceeding	Without Profits.	With Profits.	Age not exceeding	Without Profits.	With Profits.	Age not exceeding	Without Profits.	With Profits.
15	£. s. d.	£. s. d.	30	£. s. d.	£. s. d.	45	£. s. d.	£. s. d.
15½	1 11 6	1 14 1	30½	2 5 7	2 8 10	45½	3 11 -	3 15 7
16	1 11 11	1 14 6	31	2 6 2	2 9 6	46	3 12 4	3 16 11
16½	1 12 3	1 14 10	31½	2 6 9	2 10 1	46½	3 13 7	3 18 3
17	1 12 8	1 15 3	32	2 7 5	2 10 10	47	3 14 11	3 19 8
17½	1 13 -	1 15 8	32½	2 8 1	2 11 6	47½	3 16 3	4 1 1
18	1 13 5	1 16 1	33	2 8 9	2 12 3	48	3 17 9	4 2 8
18½	1 13 10	1 16 6	33½	2 9 5	2 12 11	48½	3 19 2	4 4 2
19	1 14 3	1 17 -	34	2 10 1	2 13 7	49	4 - 9	4 5 9
19½	1 14 8	1 17 5	34½	2 10 9	2 14 3	49½	4 2 3	4 7 4
	1 15 1	1 17 10		2 11 6	2 15 1		4 3 11	4 9 1
20	1 15 6	1 18 3	35	2 12 3	2 15 10	50	4 5 6	4 10 9
20½	1 15 11	1 18 9	35½	2 13 -	2 16 8	50½	4 7 4	4 12 8
21	1 16 4	1 19 2	36	2 13 9	2 17 5	51	4 9 1	4 14 7
21½	1 16 10	1 19 8	36½	2 14 6	2 18 3	51½	4 11 -	4 16 7
22	1 17 3	2 - 1	37	2 15 3	2 19 -	52	4 12 10	4 18 6
22½	1 17 9	2 - 7	37½	2 16 1	2 19 11	52½	4 14 10	5 - 7
23	1 18 2	2 1 1	38	2 16 11	3 - 9	53	4 16 9	5 2 7
23½	1 18 8	2 1 8	38½	2 17 10	3 1 8	53½	4 19 1	5 5 -
24	1 19 2	2 2 2	39	2 18 8	3 2 7	54	5 1 4	5 7 5
24½	1 19 8	2 2 8	39½	2 19 7	3 3 7	54½	5 3 9	5 10 -
25	2 - 2	2 3 2	40	3 - 6	3 4 6	55	5 6 2	5 12 6
25½	2 - 8	2 3 9	40½	3 1 6	3 5 6	55½	5 8 9	5 15 3
26	2 1 2	2 4 3	41	3 2 5	3 6 6	56	5 11 4	5 17 11
26½	2 1 8	2 4 9	41½	3 3 5	3 7 7	56½	5 14 1	6 - 9
27	2 2 2	2 5 3	42	3 4 5	3 8 8	57	5 16 9	6 3 7
27½	2 2 9	2 5 10	42½	3 5 6	3 9 10	57½	5 19 8	6 6 8
28	2 3 3	2 6 5	43	3 6 7	3 10 11	58	6 2 6	6 9 8
28½	2 3 10	2 7 1	43½	3 7 8	3 12 1	58½	6 5 6	6 12 9
29	2 4 5	2 7 8	44	3 8 9	3 13 2	59	6 8 5	6 15 10
29½	2 5 -	2 8 3	44½	3 9 11	3 14 5	59½	6 11 7	6 19 2
						60	6 14 8	7 2 5

EQUITY AND LAW LIFE ASSURANCE SOCIETY—*continued.*

## ANSWER to Questions 2 and 3.

TOTAL AMOUNT Assured, Reversionary Bonuses, and Premiums receivable annually, for each year of life on Policies With Profits for the whole term of life in existence on 31st December 1874.

TOTAL AMOUNT Assured and Premiums receivable annually, for each year of life on Policies Without Profits for the whole term of life in existence on 31st December 1874.

Age at nearest Birthday.	Amount Assured.	Reversionary Bonus.	Premiums.		Age at nearest Birthday.	Amount Assured.	Premiums.	
			Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.
17	1,000	55-0	15-083	—	12	1,500	28-500	—
18	100	—	1-825	—	23	500	7-229	—
19	1,000	—	16-666	—	25	300	5-950	—
20	14,000	—	244-167	—	27	2,100	47-558	—
22	4,000	—	80-167	—	28	1,000	20-833	—
23	250	—	5-138	—	29	300	6-250	—
24	22,400	—	457-600	—	30	17,200	350-768	—
25	10,100	210-5	198-887	—				
26	14,300	37-0	294-874	—	31	8,776	174-367	—
27	13,000	219-5	274-338	16-925	32	24,810	549-834	—
28	55,600	575-5	1,206-438	—	33	1,000	20-166	—
29	30,600	135-5	692-095	—	34	41,800	997-080	—
30	54,150	491-5	1,242-510	5-500	35	20,100	448-683	4-667
31	67,300	1,120-5	1,511-345	—	36	3,640	80-917	—
32	78,550	570-0	1,851-345	260-000	37	13,750	296-956	—
33	45,000	1,569-5	1,023-348	126-000				
34	54,150	1,323-5	1,309-906	11-918	38	9,200	208-367	—
35	87,070	769-0	2,137-399	7-250	39	37,600	914-963	—
36	68,150	1,567-5	1,705-996	—	40	19,500	486-243	—
37	38,925	1,668-0	949-343	—	41	24,300	653-075	51-250
38	85,250	4,437-0	2,097-079	—	42	22,100	628-567	—
39	100,075	4,506-0	2,555-610	26-250	43	3,500	80-405	14-708
40	62,550	3,543-5	1,601-307	7-000	44	15,350	421-214	5-000
41	107,250	6,254-5	2,859-312	99-696				
42	55,080	3,636-5	1,533-133	13-750	45	33,580	1,034-754	25-792
43	57,350	3,771-5	1,532-342	20-000	46	9,550	258-526	—
44	38,970	2,776-0	1,030-795	5-500	47	20,000	628-905	1-000
45	118,550	7,755-0	3,550-400	5-000	48	17,600	546-247	—
46	47,200	4,245-0	1,337-987	1-250	49	35,600	1,221-463	23-750
47	93,800	4,823-5	2,880-614	—	50	56,300	2,026-842	26-250
48	64,125	4,538-3	2,028-261	29-500				
49	74,449	6,028-5	2,222-069	11-500	51	7,450	197-634	—
50	67,700	5,934-0	2,192-795	81-275	52	17,350	509-906	25-000
51	86,606	9,249-5	2,858-540	34-937	53	16,025	653-508	613
52	89,750	7,748-5	3,075-523	24-875	54	40,100	1,444-881	—
53	65,459	9,564-5	2,095-668	1-000	55	23,300	861-443	—
54	49,012	6,909-0	1,629-606	—	56	18,275	797-199	—
55	82,850	6,036-5	3,406-448	4-000				
56	69,650	9,270-5	2,540-605	53-750	57	11,500	440-589	—
57	41,487	6,029-0	1,456-816	—	58	14,500	603-728	2-000
58	49,899	6,123-5	1,919-811	31-250	59	4,950	195-106	—
59	68,495	16,624-0	2,506-137	—	60	17,200	618-797	12-500
60	27,350	5,601-5	1,055-744	23-575	61	6,250	246-921	—
61	26,810	3,348-0	963-575	—	62	19,150	853-263	—
62	14,700	2,262-5	539-801	—				
63	24,250	5,447-5	1,035-144	—	63	28,700	1,317-201	—
64	61,170	13,177-5	2,935-956	—	64	22,800	922-510	9-604
65	25,220	4,178-0	1,162-516	2-500	65	1,050	53-592	—
66	28,550	4,666-0	1,658-422	—	66	1,640	73-109	—
67	14,000	973-5	817-819	—	67	7,600	391-842	—
68	12,049	2,431-5	622-973	—	68	14,550	1,017-339	—
69	31,500	6,459-0	1,626-898	240-833				
70	3,600	472-0	205-038	—	69	2,014	165-375	—
71	17,100	5,748-0	739-190	—	70	5,200	353-450	—
72	5,180	1,996-5	224-278	—	71	1,300	56-705	—
73	3,000	691-0	157-155	—	72	1,350	73-129	—
74	2,550	328-0	167-771	—	73	2,950	296-742	—
75	8,360	1,520-0	545-979	—	74	2,000	111-000	—
76	4,400	1,046-0	336-796	—				
77	8,700	955-5	568-381	—	75	10,810	1,223-853	—
78	2,000	1,180-0	102-583	—	76	2,150	86-641	—
79	1,000	116-5	52-404	—	78	4,000	281-750	—
81	400	175-0	19-700	—	79	600	36-375	—
82	4,250	930-0	464-533	—	82	200	10-133	—
83	100	57-5	8-246	—	83	250	24-950	—
TOTAL £.	2,561,441	213,757-8	80,140-230	1,140-034	TOTAL £.	746,170	26,068-333	202-134

N.B.—The reduction of Premium by the application of Bonuses takes effect in this Society for the term of five years only. On 31st December 1874, there were outstanding reductions of Premium to take effect in the year 1875, amounting altogether to 990 £. 10 s. 6 d.



## EQUITY AND LAW LIFE ASSURANCE SOCIETY—continued.

RE-ASSURANCES for the Whole Term of Life in existence on 31st December 1874.

WITH PROFITS.					WITHOUT PROFITS.			
Age at nearest Birthday.	Amount Re-assured.	Reversionary Bonus.	Premiums.		Age at nearest Birthday.	Amount Re-assured.	Premiums.	
			Ordinary.	Extra.			Ordinary.	
	£.	£.	£.	£.		£.	£.	
31 - - - -	3,700	189'454	80'629	—	31 - - - -	1,000	23'083	
32 - - - -	6,500	120'000	150'667	—	34 - - - -	14,000	343'958	
35 - - - -	8,000	75'000	203'874	—	35 - - - -	12,000	263'458	
36 - - - -	2,000	—	55'083	—	37 - - - -	2,000	42'750	
38 - - - -	5,500	334'000	127'913	—	38 - - - -	5,000	118'021	
39 - - - -	12,000	464'000	302'939	—	39 - - - -	23,000	532'520	
41 - - - -	15,700	395'150	426'875	—	40 - - - -	4,100	99'938	
					41 - - - -	7,000	162'084	
42 - - - -	4,000	161'000	104'083	—	43 - - - -	7,000	185'542	
45 - - - -	12,850	768'000	364'550	—	44 - - - -	1,500	42'063	
47 - - - -	32,000	1,054'450	992'063	—	45 - - - -	4,750	115'146	
48 - - - -	2,500	—	74'958	—	46 - - - -	7,000	187'167	
49 - - - -	10,000	553'000	292'875	—	47 - - - -	8,000	226'650	
50 - - - -	2,600	—	96'742	—	48 - - - -	1,000	26'500	
					49 - - - -	8,250	223'229	
51 - - - -	15,000	795'950	525'625	25'000	50 - - - -	35,000	1,234'953	
52 - - - -	9,900	449'292	305'350	—	51 - - - -	2,500	85'208	
53 - - - -	2,500	439'875	62'250	—	52 - - - -	2,000	53'250	
55 - - - -	2,000	—	71'083	—	53 - - - -	2,600	62'525	
56 - - - -	3,000	424'000	86'125	—	54 - - - -	2,500	88'750	
58 - - - -	3,500	—	103'250	—	56 - - - -	500	15'333	
					60 - - - -	3,500	115'459	
59 - - - -	4,999	818'000	117'230	—	62 - - - -	4,000	161'292	
63 - - - -	6,200	1,030'263	261'409	—	63 - - - -	9,500	353'229	
64 - - - -	12,000	958'000	448'042	—	64 - - - -	6,999	227'708	
66 - - - -	2,500	65'000	160'042	—	67 - - - -	4,000	211'500	
67 - - - -	1,000	135'000	57'625	—	69 - - - -	3,000	128'250	
69 - - - -	1,000	135'000	44'542	—	71 - - - -	2,000	65'333	
TOTAL - - - £.	180,949	9,414'634	5,515'824	25'000	TOTAL - - - £.	183,699	5,394'904	

## ANSWER to Questions 4, 5, and 6.

TOTAL AMOUNTS Assured, Reversionary Bonuses, Premiums annually receivable, and Total Premiums received on Policies, other than Whole Life Policies, with uniform Annual Premiums in existence on 31st December 1874.

Also the same as regards Re-assurances.

CLASS OF ASSURANCE.	PARTICIPATING POLICIES.					NON-PARTICIPATING POLICIES.			
	Amount Assured.	Reversionary Bonus.	Premiums.		Total Premiums Received.	Amount Assured.	Premiums.		Total Premiums Received.
			Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Limited and Commuted Payments - -	24,600	6,135'0	471'409	—	15,810'4	21,100	1,758'566	—	—
Endowment Assurances - - - -	18,150	771'5	962'973	—	5,275'8	8,450	400'917	6'000	—
Ascending Scale - - - -	20,000	775'0	724'615	—	4,922'3	56,850	1,617'858	—	—
Descending Scale - - - -	3,000	184'0	89'250	—	803'3	—	—	—	—
Joint Lives - - - -	17,450	2,615'5	1,026'946	—	14,300'3	10,300	556'813	7'500	—
Last Survivor - - - -	18,000	3,744'5	362'797	—	6,581'2	49,028	242'750	—	—
Contingent - - - -	—	—	—	—	—	253,909	2,783'461	17'500	—
Term - - - -	—	—	—	—	—	63,350	909'142	82'454	—
Issue, &c. - - - -	—	—	—	—	—	143,980	—	—	—
TOTAL - - - £.	101,200	14,225'5	3,637'990	—	47,693'3	606,967	8,269'507	113'454	—

CLASS OF RE-ASSURANCE.	PARTICIPATING POLICIES.					NON-PARTICIPATING POLICIES.			
	Amount Assured.	Reversionary Bonus.	Premiums.		Total Premiums Paid.	Amount Assured.	Premiums.		Total Premiums Paid.
			Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Joint Lives - - - -	1,800	171'0	105'225	—	1,788'8	6,000	345'605	—	—
Last Survivor - - - -	—	—	—	—	—	23,719	8'938	—	—
Contingent - - - -	—	—	—	—	—	56,131	988'379	—	—
Term - - - -	—	—	—	—	—	5,500	122'063	—	—
Issue, &c. - - - -	—	—	—	—	—	10,400	—	—	—
TOTAL - - - £.	1,800	171'0	105'225	—	1,788'8	101,750	1,464'985	—	—

EQUITY AND LAW LIFE ASSURANCE SOCIETY—*continued.*

## ANSWER to Question No. 7.

TOTAL Amount of Immediate Annuities on Lives for each Year of Life in Existence on 31st December 1874.

Age at Last Birthday.	Amount.	Age at Last Birthday.	Amount.	Age at Last Birthday.	Amount.	Age at Last Birthday.	Amount.
£.		£.		£.		£.	
26	56'250	57	437'100	68	376'620	78	58'330
31	30'000	58	70'000	69	313'230	79	20'000
32	30'000	59	35'800	70	277'500	80	329'920
43	50'000	60	22'500	71	418'860	81	1,148'770
47	137'170	61	204'980	72	1,030'600	82	229'310
50	30'000	62	129'030	73	86'600	84	56'000
51	24'760	63	287'420	74	14'880	87	606'900
52	88'230	64	125'300	75	166'330		
54	227'500	65	86'800	76	165'470		
55	15'000	66	101'400	77	167'120	TOTAL £.	7,657'700

TOTAL Amount of Immediate Annuities, other than for the whole of Life, in Existence on 31st December 1874.

CLASS OF ANNUITY.	Amount of Annuity.	Consideration Money Received.
	£.	£.
Joint Lives - - - - -	800'000	7,245'5
Last Survivor - - - - -	608'983	8,296'5
Term - - - - -	108'000	927'0

## ANSWER to Question No. 8.

TOTAL Amount of Annuities, other than Immediate, in Existence on 31st December 1874.

CLASS OF ANNUITY.	Amount.	Annual Premiums.	Amount of Consideration Money Received.
	£.	£.	£.
Reversionary Annuities - - -	3,803	722'221	8,401'7
Deferred Annuity - - - - -	20	5'625	11'2

## ANSWER to Question No. 9.

A considerable portion of the Society's Life Assurance Fund is invested in the purchase of Reversions, the return yielded by which is uncertain, and varies from year to year. Assuming, however, that the sum so invested produced 6½ per cent. interest, that being the rate which the Reversions are on the average calculated to produce, and taking the actual interest upon the other investments, the Life Assurance Fund was invested at the following average rates of interest:—

	£.	s.	d.	
On 31st December 1870 at 5	6	—	—	per cent.
1871	5	1	—	
" 1872	5	4	4	"
" 1873	5	3	—	"
" 1874	5	3	8	"

## ANSWER to Question No. 10.

In policies effected at the ordinary rate of premium for the whole term of life, and endowment assurances, on which two full years' premiums have been paid, the minimum surrender value is 33 per cent. of the premiums paid in the case of non-participating policies, and in the case of participating policies 40 per cent. of the premiums paid, inclusive, however, of any bonus that may have been paid or allowed on the Policy.

In the case of policies on which an extra premium has been charged, whether for foreign residence or impaired health, or other causes, the minimum surrender value is the same as if the ordinary rate had been charged.

## STATEMENT of the Manner in which Policies on Unhealthy Lives are dealt with.

On the grant of a policy on the life of a person who is believed to have an expectation of life less than the average, the age is taken as increased by a certain number of years corresponding to the additional premium charged. Then in all calculations as to the amount to be reserved for the policy and the distribution of bonus, the life is always treated as if the assumed age at entry had been the real age. But in the case of the holder of the policy wishing to surrender it, the presumption being that the life assured is in better health than at the date of the issue of the policy, the surrender value is calculated as if the premium for the real age at entry had been charged.

George Lake Russell, Chairman.  
 John M. Clabon, } Directors.  
 T. G. Kensit, }  
 G. W. Berridge, Actuary and Secretary.

## LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

## FIRST SCHEDULE.

Account of the Income and Expenditure of the London and Lancashire Life Assurance Company, for the Year ending 31st December 1874.

1 January 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	104,947	16	9	Claims under Policies (after deduction of Sums Re-assured), paid and admitted, with Bonus additions	15,342	3	2
31 December 1874:				Surrenders - - - - -	1,421	10	6
Premiums:	£.	s.	d.	Annuities - - - - -	Nil.		
New, under 815 Policies, Assuring				Commission - - - - -	3,245	6	6
281,379 £. - - - - -	8,959	12	5		£.	s.	d.
Renewal - - - - -	38,630	5	-	1. Expenses of Management - -	7,922	16	5
	47,689	17	5	Medical Officers and Fees - -	813	2	7
Less Re-assurance Premiums -	5,357	-	8	Policy Stamps - - - - -	126	6	6
	42,232	16	9	Income Tax - - - - -	60	5	10
Consideration for Annuities granted - - - - -	Nil.				8,922	11	4
Interest and Dividends - - - - -	4,551	17	7	2. Special Expenditure:			
Other Receipts:				Incurrd in connection with the			
Registration of Assignments and other Fees -	57	11	-	formation and extension of			
	£.			Branches and Agencies -	1,582	9	5
	151,790	2	1				
				Dividends to Shareholders, being			
				6 per Cent. on the original	600	-	-
				amount of Capital paid up -			
				Bonuses paid in Cash to Policy-	384	7	1
				holders - - - - -			
				Bonuses applied in reduction of	38	1	9
				Premiums - - - - -			
					1,022	8	10
				Amount of Funds at the end of the Year, as			
				per Second Schedule - - - - -	120,253	12	4
					£.		
					151,790	2	1

## SECOND SCHEDULE.

BALANCE SHEET on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	£.	s.	d.	Mortgages on Property within the United Kingdom	19,380	1	6
paid up - - - - -	10,000	-	-	Mortgages on Property out of the United Kingdom	Nil.		
Proprietors' Share of				Loans on the Company's Policies within the extent	3,984	9	8
Profits - - - - -	2,275	16	5	of their value - - - - -			
	12,275	16	5	Investments:	£.	s.	d.
Assurance Fund - - - - -	107,977	15	11	In British Government Securities -	Nil.		
Annuity Fund - - - - -	Nil.			" Indian and Colonial Government			
Total Funds (as per First Schedule) - - - - -	120,253	12	4	Securities - - - - -	42,853	11	4
Claims admitted, but not paid - - - - -	5,062	6	-	" Foreign Government Securities -	Nil.		
Other Sums owing by the Company - - - - -	352	3	6	" Railway and other Debentures			
				and Debenture Stocks - - - - -	8,106	-	-
				" Indian Railway Stocks - - - - -	7,524	14	6
				" Railway Shares (Preference and			
				and Ordinary) - - - - -	Nil.		
				" House Property - - - - -	307	14	-
					58,792	-	-
				Loans upon Personal Security in connection with Life			
				Policies - - - - -	7,897	10	8
				Branch Offices' and Agents' Balances * £.	3,657	14	3
				December Premiums on which the days			
				of grace are current * - - - - -	8,343	3	3
					12,000	17	6
				Outstanding Half-yearly and Quarterly Premiums -	8,898	18	5
				Do. Interest - - - - -	836	15	6
				Cash:			
				On Deposit - - - - -	£.	5,000	-
				In hand and on current Account -	6,086	18	2
				Bills receivable - - - - -	1,493	18	8
					12,580	16	10
				Other Assets:			
				Furniture and Fittings at Head			
				Office and Branches - - - - -	919	12	7
				Sundry Amounts due at date of			
				Balance * - - - - -	319	12	-
				Policy Stamps in hand - - - - -	57	7	6
					1,296	12	1
					£.		
					125,668	1	10

\* These have, with few exceptions, been since paid.

Examined with the books and securities of the Company, and found correct.

A. H. Phillpotts,  
J. Clifford Hopkinson, } Auditors.

18 March 1875.

Nigel Kingscote, Chairman.  
Saml. G. Sheppard, } Directors.  
Thomas Dakin,  
W. P. Clirehugh, Manager.



## SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Scottish Widows' Fund and Life Assurance Society for the Year ending 31st December 1874.

1 January 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Funds at the beginning of the Year -	5,626,854	8	11	Claims (after deduction of Sums Re-assured) -	447,988	13	1
Including unappropriated balance at 31st December 1873 of 14,139 l. 19 s. 2 d.				This Amount includes 2,500 l. payable under Endowment Policies, also Claim for 244 l. 13 s. 5 d. belonging to 1872.			
31 December 1874:				Surrender Values -	37,863	18	2
Premiums (less 1,712 l. 9 s. 2 d. Re-assurance Premiums) -	£. 516,890	18	3	Annuities -	7,331	3	7
Consideration for Annuities granted	4,067	14	2	Commission -	13,517	1	8
Interest -	244,704	17	4	Expenses of Management -	54,649	1	6
	765,663	9	9	Expenses for 1874 -	£. 46,400	16	6
				Special Expenses applicable to Septennium 1867-73, provided for out of unappropriated Surplus at 31st December 1873 -	8,248	5	-
					£. 54,649	1	6
				Amount of Funds at the end of the Year, as per Second Schedule -	5,831,168	-	8
£.	6,392,517	18	8	£.	6,392,517	18	8

Certified by *James Haldane*, Chartered Accountant, Auditor.

## SECOND SCHEDULE.

BALANCE SHEET of the Scottish Widows' Fund and Life Assurance Society on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Insurance Funds -	5,755,006	1	1	Mortgages on Property within the United Kingdom	4,239,474	9	11
Annuity Fund -	63,661	19	7	Ditto - out of the United Kingdom	-	-	-
and to meet Depreciation of House Property -	12,500	-	-	Loans on Society's Policies (within their Surrender Value) -	477,636	16	6
Total Funds as per First Schedule -	£. 5,831,168	-	8	Investments:—			
Claims Outstanding:—				In British Government Securities -	£. 3,602	4	7
Claims admitted but not paid	£. 240,426	16	4	In British Railway Debentures	387,834	15	8
Surrender Values of discontinued Policies not paid	5,626	2	4	Loans on Statutory Rates -	273,114	9	1
Annuities past due	111	6	4	Ditto - Reversions and Annuities -	140,398	5	3
Commission due and not paid	5,582	19	6	House Property at Head Office and Branches -	205,076	4	1
Expenses due and not paid	1,131	7	10	Office Furniture -	2,149	10	4
Sums lodged to meet Premiums and Interest not due	1,339	6	8		1,012,175	9	-
Sums retained to meet Liability under Government Annuity Contracts -	3,875	-	-	Loans upon Personal Security (Laws of Society prohibit these) -	-	-	-
	258,092	19	-	Balances due by Agents (since accounted for) -	177,309	6	4
£.	6,089,260	19	8	Outstanding Premiums -	14,037	8	7
				Outstanding Interest:—			
				Past due, and unpaid -	£. 104	-	4
				Accrued, but not yet payable	57,434	18	9
					57,538	19	1
				Cash in hand, and on Current Account -	111,088	10	3
				£.	6,089,260	19	8

Certified by *James Haldane*, Chartered Accountant, Auditor.

Signed in terms of the Act this 18th day of October 1875.

*William Wilson*, Chairman.  
*B. F. Primrose*, Director.  
*Jas. Auldjo Jamieson*, Director.  
*Samuel Raleigh*, Manager and Actuary

## LONDON AND MANCHESTER INDUSTRIAL ASSURANCE COMPANY (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the London and Manchester Industrial Assurance Company (Limited) for the Year ending 24th March 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

24 March 1875:	£.	s.	d.	24 March 1875:	£.	s.	d.
Amount of Funds at the beginning of the Year - - - -	4,806	-	5	Claims under Policies (no Re-assurances) - - - -	4,980	10	7
Premiums - - - - -	10,953	19	9	Surrenders - - - - -	263	3	10
Consideration for Annuities granted - - - - -	Nil.			Annuities - - - - -	Nil.		
Interest and Dividends - - - - -	25	10	7	Commission - - - - -	2,246	4	8
Premium Receipt Books - - - - -	20	14	8	Expenses of Management:			
Duplicate Policies - - - - -	4	8	6	Clerks' Salaries, &c., Chief Office - - - -	917	5	-
£.	15,810	13	11	Postage and Parcels - - - - -	205	19	6
				Printing, Stationery, and Advertisements - -	179	18	9
				Rent, Gas, and Coals - - - - -	105	11	2
				Policy Stamps - - - - -	133	10	6
				Legal Expenses and Auditors' Fees - - -	16	4	6
				Directors' Fees - - - - -	315	-	-
				Registration of Annual Statements - - -	-	6	-
				Travelling Expenses - - - - -	137	2	7
				Special New Business charges on 8,192 <i>l.</i> 9 <i>s.</i> 10 <i>d.</i> }			
				New Premium Income in lieu of Commission - }	1,436	17	1
							3,447 15 -
				Dividends and Bonus to Shareholders - - -	Nil.		
				Furniture and Fixtures - - - - -	19	11	10
				Interest and Bankers' Commission - - -	12	12	4
				Amount of Funds at the end of the Year, as per Fourth Schedule	4,840	15	8
				£.	15,810	13	11

A limited Sick Benefit is secured under a certain number of existing Policies issued prior to the Companies' Act of 1870.

## No. 2.—SICKNESS ASSURANCE ACCOUNT.

24 March 1875:	£.	s.	d.	24 March 1875:	£.	s.	d.
Amount of Sick Fund at the beginning of the Year - - -	27	15	-	Claims under Policies - - - - -	422	3	8
Premiums Received - - - - -	639	8	5	Commission - - - - -	80	1	-
£.	667	3	5	Expenses of Management - - - - -	130	-	-
				Sickness Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	34	18	9
				£.	667	3	5

## FOURTH SCHEDULE.

BALANCE SHEET of the London and Manchester Industrial Assurance Company (Limited) on the 24th day of March 1875.

24 March 1875:	£.	s.	d.	24 March 1875:	£.	s.	d.
<b>LIABILITIES.</b>				<b>ASSETS.</b>			
Shareholders' Capital paid up - - - - -	4,625	5	-	Mortgages on Property within the United Kingdom - - -	Nil.		
Assurance Fund - - - - -	180	11	11	Do. - - do. - out of the United Kingdom - - -	Nil.		
Sick Fund - - - - -	34	18	9	Loans on the Company's Policies - - - - -	Nil.		
Annuity Fund - - - - -	Nil.			Investments:			
Other Funds - - - - -	Nil.			In British Government Securities - - - - -	Nil.		
	4,840	15	8	Indian and Colonial do. - - - - -	Nil.		
Claims under Life Policies admitted but not yet paid - - -	Nil.			Foreign do. - - - - -	Nil.		
Other sums owing by the Company - - - - -	-			Railway and other Debentures and Debenture Stock - - -	Nil.		
Directors' Fees and Travelling Expenses - - - - -	78	6	3	Do. Shares (Preference and Ordinary) - - -	Nil.		
£.	4,919	1	11	House Property - - - - -	Nil.		
				Loans upon Personal Security - - - - -	664	8	7
				Agents' Balances - - - - -	785	2	1
				Outstanding Premiums - - - - -	1,660	19	4
				Do. - Interest - - - - -	23	5	4
				Cash:			
				On Deposit - - - - -	500	-	-
				In hand and on Current Account - - -	401	4	5
					901	4	5
				Furniture, Fixtures, and Fittings - - - - -	735	12	-
				Stationery, Account Books, Printing, &c. - - -	748	10	2
				£.	4,919	1	11

W. H. Squire, Chairman.  
 James Mason, M.D.,  
 W. Woodward,  
 E. Alston,  
 R. Grayling,  
 Henry Marriott, General Manager.

## SCOTTISH NATIONAL INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Scottish National Insurance Company, for the Year ending 14th May 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at beginning of Year - - - - -	529,252	19	6	Claims under Life and Endowment Policies, after deduction of sums Re-assured - - - - -	49,789	7	6
Premiums received - - - £. 109,556	7	10		Bonus Additions to Participating Policies - - -	4,871	2	-
Deduct Re-assurance Premiums paid - - - 22,243	19	4			54,660	9	6
	87,312	8	6	Surrenders - - - - -	2,124	3	4
Consideration for Annuities granted - - - - -	5,718	19	2	Annuities paid - - - - -	1,450	9	-
Interest and Dividends - - - - -	23,977	3	8	Commission - - - - -	4,274	12	6
	£. 646,261	10	10	Expenses of Management - - - - -	10,520	1	-
				Amount of Life Assurance Fund at 14th May 1875 -	573,231	15	6
					£. 646,261	10	10

## No. 2.—FIRE AND GENERAL PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of Fire and General Reserve Fund, per last year's Balance Sheet (in addition to 60,000 £. of paid-up Capital) - - - - -	30,366	11	6	Losses by Fire, after deduction of sums Re-insured -	16,404	11	-
Premiums received - - - £. 38,348	3	3		Commission - - - - -	3,900	4	8
Deduct Re-insurance Premiums paid - - - 9,276	10	1		Expenses of Management, not carried to Life Account	3,911	17	2
	29,071	13	2	Dividend paid to Shareholders - - - - -	7,200	-	-
Interest and Dividends not carried to the Life Account	3,982	-	-	Balance of Fire and General Reserve Fund at 14th May 1875 (in addition to paid-up Capital of 60,000 £.) - - - - -	32,003	11	10
	£. 63,420	4	8		£. 63,420	4	8

James Taylor, Chairman.  
Hew Crichton, Director.  
Chas. Cowan, Director.  
John M. M'Candlish, Manager.

## FOURTH SCHEDULE.

BALANCE SHEET of the Scottish National Insurance Company, on 14th May 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - - - -	60,000	-	-	Mortgages on Real Property within the United Kingdom - - - - -	370,262	4	7
Fire and General Reserve Fund - - - - -	32,003	11	10	Loans on the Company's Policies, within their Surrender Value - - - - -	22,440	5	9
	92,003	11	10	Loans on Government and Trust Funds - - - - -	13,030	-	-
Life Assurance and Annuity Fund - - - - -	573,231	15	6	Investments:			
	665,235	7	4	Consols - - - - - £. 25,000	-	-	-
Claims under Life Policies admitted (or known) but not yet payable - £. 24,957	2	10		Railway and other Debentures and Debenture Stocks -	38,830	7	6
Outstanding Fire Losses - - - 4,090	14	3		Railway Preference Stocks -	110,387	15	7
Outstanding Charges - - - 3,231	19	4		Stock of Scottish Chartered Banks - - - - -	16,110	-	-
	32,279	16	5	Edinburgh City Debt and Water Annuities - - -	8,430	13	1
Dundry Small Balances - - - - -	375	17	-	Company's own Stock purchased	1,608	15	-
					200,367	11	2
				Market Value at 14th May 1875, 208,692 £.			
				House Property, Edinburgh, London, and Dublin, partly occupied by the Company as Offices -	27,943	18	4
				Loans on Personal Security - - - - -	755	-	-
				Agents' Balances (chiefly Receipts in hand for collection, since accounted for) - - - - -	18,919	11	3
				Outstanding Premiums (Head Office and Branches) -	7,149	18	7
				Interest accrued to 14th May, since received -	8,241	7	-
				Cash in hand and on Current Account - - - - -	4,999	10	8
				Ditto on Deposit - - - - -	23,781	13	5
	£. 697,891	-	9		£. 697,891	-	9

Certified by  
Geo. Todd Chiene, Chartered Accountant, Auditor.

James Taylor, Chairman.  
Hew Crichton, Director.  
Chas. Cowan, Director.  
John M. M'Candlish, Manager.



## CUSTOMS' ANNUITY AND BENEVOLENT FUND.

## FIRST SCHEDULE.

STATEMENT of ACCOUNT of the Customs' Annuity and Benevolent Fund for the Year 1874, ended 5th January 1875

## REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year -	533,368	13	5	Claims under Policies (no Re-assurances) -	22,862	6	
Premiums -	11,219	3	2	Surrenders -	580	15	
Consideration for Annuities from Life Losses -	642	13	4	Annuities -	2,530	7	
Interest and Dividends -	19,746	1	9	Commission -	Nil.		
Bill of Entry -	13,577	13	6	Expenses of Management -	749	10	
Amount from Life Losses invested in Trust for Life Claimants -	5,813	7	5	Dividends to Life Claimants -	2,425	16	
" " " " Minors	1,657	-	3	" " Minors -	245	-	
" " Interest in augmentation of Reserve Fund -	287	7	4	Benevolent Grants -	320	4	
				Interest to Reserve Fund -	287	7	
				Bill of Entry Patent -	136	13	
				Amounts paid on Death of Life Claimants -	2,662	4	
				" " out of Minors' Accounts -	835	11	
				Amount of Funds at the end of the Year, as per Second Schedule -	552,676	1	11
£.	586,312	-	2	£.	586,312	-	2

## SECOND SCHEDULE.

## BALANCE SHEET.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital -	Nil.			Mortgages on Property within the United Kingdom	400,539	11	8
Assurance Fund -	462,592	8	4	" " out of " "	Nil.		
Reserve Fund -	9,866	6	5	Loans on Policies -	Nil.		
Stock in Trust for Life Claimants -	73,208	2	8	Investments in British Government Securities -	129,030	5	4
" " Minors -	7,009	4	6	" " Indian " " -	4,871	10	
Total Funds, as per First Schedule	552,676	1	11	Loans upon Personal Security -	Nil.		
Claims admitted, not paid -	58	18	6	Agents' Balances, Premiums -	2,963	8	4
Salaries due -	90	-	-	Cash on Deposit -	Nil.		
Annuities due -	747	15	3	" " in hand and on Current Account -	5,607	9	4
Dividends to Life Claimants due, not paid -	673	13	7	Succession Duty, to be repaid -	34	12	17
" " Minors " " -	127	13	11	Bill of Entry—Patent -	£.	s.	d.
					615	-	-
				Printing Materials -	727	18	2
				Agents' Balances -	9,984	6	5
£.	554,374	3	2		11,327	4	7
				£.	554,374	3	2

F. J. Hamel, President.  
 Samuel Seldon,  
 John Jenner Weir, } Directors.  
 R. S. Butterfield, Secretary.

## MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Marine and General Mutual Life Assurance Society, for the Year ending  
31st December 1874.

31 December 1874.	£.	s.	d.	31 December 1874.	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year -	283,238	3	3	Claims:						
Premiums:				Under Life Policies (after deduc-						
On Life Policies (less Re-assurance	£.	s.	d.	tion of Sums Re-assured) -	16,084	4	1			
Premiums) -	22,835	2	4	Under Insurances of Mariners' and						
" Superannuation Annuity Poli-				Passengers' Effects -	1,448	8	6			
cies -	4,202	6	10					17,532	12	7
" Insurances of Mariners' and				Surrenders:						
Passengers' Effects (less Re-	4,490	2	5	Of Life Policies -	527	2	1			
assurance Premiums) -	88	5	-	" Superannuation Annuity Poli-						
" Passenger Life Policies -				cies -	965	1	10			
				" Bonuses -	40	4	7			
								1,532	8	6
				Annuities under Superannuation Policies -				1,594	-	-
Consideration for Annuities granted -	Nil.			Commission -				1,787	5	10
Interest and Dividends -	14,159	-	10	Expenses of Management -				5,114	-	8
Other Receipts -	Nil.			Other Payments -				Nil.		
				Amount of Funds at the end of the Year, as per						
				Second Schedule -				301,452	13	1
£.	329,013	-	8	£.	329,013	-	8			

P. D. Hadow, Chairman.  
R. Temple Frere, } Directors.  
H. Shuttleworth, }  
W. C. Morgan, Secretary and Manager.

## SECOND SCHEDULE.

BALANCE SHEET of the Marine and General Mutual Life Assurance Society, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Insurance Fund, being amount of Funds as per				Mortgages on Property within the United Kingdom	46,836	9	9
First Schedule -	301,452	13	1	Ditto - ditto - out of the United Kingdom	Nil.		
Claims admitted but not paid -	6,045	11	10	Loans on the Society's Policies -	8,530	4	8
Annuities under Superannuation Policies fallen due				Investments:			
but not claimed -	285	17	6	In British Government Securities -	36,741	19	8
				" Indian and Colonial Government Securities -	48,002	12	8
				" Indian Railway Securities (guaranteed) -	24,825	19	3
				" Foreign Government Securities -	2,998	2	6
				" Railway and other Debentures and Debenture			
				Stocks -	68,453	16	-
				" Railway Stock, Preference and Ordinary -	13,468	14	8
				Other Investments:			
				Deposits for fixed Periods -	11,900	-	-
				Purchase of Reversions, Annuities, and Policies	11,888	4	8
				Loans upon Personal Security -	10,955	5	4
				Agents' Balances -	4,560	15	2
				Outstanding Premiums -	614	14	-
				Ditto - Interest -	2,234	8	7
				Cash:			
				On Deposit -	£.10,000	-	-
				In hand and on Current Account -	6,656	14	-
				Other Assets:			
				Policy Stamps -	16	1	6
£.	307,784	2	5	£.	307,784	2	5

P. D. Hadow, Chairman.  
R. Temple Frere, } Directors.  
H. Shuttleworth, }  
W. C. Morgan, Secretary and Manager.

Note by the Board of Trade.—This Society falls within the exceptions mentioned in the Proviso to Section 4 of the Act.

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Marine and General Mutual Life Assurance Society, to be made by the Actuary.

Question 1. The date up to which the valuation is made?

Answer 1. The date up to which the valuation has been made is the 31st December 1874.

Q. 2. The principles upon which the valuation and distribution of profits among the policyholders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations or bye-laws, or otherwise?

A. 2. The whole of the policies have been separately valued by the Carlisle Table of Mortality, the net or pure Carlisle premiums being alone valued as an asset, and to the liability thus found large additional reserves have been added, in order to meet the exceptional mortality likely to prevail owing to the special nature of a large proportion of the risk undertaken by this Society. The net profit has been converted into its equivalent reversionary value, and distributed as a reversionary bonus by way of percentage on the sums assured. The principles of valuation and distribution are not determined by the Deed of Settlement, but, in accordance with the provisions of the deed, have been approved by the Board of Directors.

Q. 3. The table or tables of mortality used in the valuation?

A. 3. The Carlisle Table of Mortality has been used throughout all the calculations.

Q. 4. The rate or rates of interest assumed in the calculations?

A. 4. The rate of interest assumed has been 3 per cent.

Q. 5. The proportion of the annual premium income, if any, reserved as a provision for future expenses and profits?

A. 5. The proportion of annual premium income reserved as a provision for future expenses and profits is the difference between the Society's tabulated rates and the Carlisle pure premiums, amounting to 3,727,660 *l.* per annum, in addition to the whole of the extra premiums of 5,365,207 *l.* per annum.

Q. 6. The Consolidated Revenue Account since the last valuation, or, in case of a company which has made no valuation, since the commencement of the business?

A. 6. See Form, page 171.

Q. 7. The liabilities of the Company under life policies and annuities at the date of the valuation, showing the number of policies, the amount assured, and the amount of premiums payable annually under each class of policies, both with and without participation in profits; and also the net liabilities and assets of the Company, with the amount of surplus or deficiency?

A. 7. See Forms, pages 171 and 172.

Q. 8. The time during which a policy must be in force in order to entitle it to share in the profits?

A. 8. Three full years' premiums must have been paid on a policy to entitle it to share in the profits.

Q. 9. The results of the valuation showing—

(1.) The total amount of profits made by the Company?

(2.) The amount of profit divided among the policyholders, and the number and amount of the policies which participated?

(3.) Specimens of bonuses allotted to policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the bonus might be received?

A. 9. (1.) The total amount of profit made during the past five years amounts to 51,808,458 *l.*

(2.) The amount of profit divided is estimated at 36,228 *l.*, among 3,393 policies, assuring 616,785 *l.*

(3.) Specimens of bonus allotted, see page 172.



MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

FORM referred to under Heading No. 6 in the Fifth Schedule.

CONSOLIDATED REVENUE ACCOUNT of the Marine and General Mutual Life Assurance Society, for Five Years, commencing 1st January 1870, and ending 31st December 1874.

Description of Funds on 1st January 1870, the beginning of the Quinquennial Period - Less Claims admitted but not paid, 31st December 1869	£. s. d.		Claims under Policies (after deduction of Sums Re-assured): Under Life Policies - Under Insurances of Mariners' and Passengers' Effects -	£. s. d.		£. s. d.
	£.	s. d.		£.	s. d.	
	228,428	9 5		63,382	13 1	
	6,494	15 3		10,034	11 11	
	221,933	14 2				73,417 5 -
Premiums (after deduction of Re-assurance Premiums):	£.	s. d.	Surrenders:			
On Life Policies -	109,952	1 8	Of Life Policies -	8,685	13 2	
Superannuation Annuity Policies -	22,694	3 11	„ Superannuation Annuity Policies -	6,496	6 8	
Insurances of Mariners' and Passengers' Effects -	22,906	9 6	„ Bonus -	5,020	5 1	
Passenger Life Policies -	258	1 2				20,202 4 11
			Superannuation Annuities -			5,760 5 -
			Commission -			8,673 15 7
Consideration for Annuities granted -			Expenses of Management -			26,278 3 8
Interest and Dividends -			Dividends and Bonuses to Shareholders -			Nil.
			Other Payments:			
Other Receipts:			Profit and Loss, Bad Debts -			45 18 8
Profit realised on Investments -			Amount of Funds on the 31st December 1874, the end of the period, as per First Schedule -			301,452 13 1
	£.	435,830 5 11		£.	435,830 5 11	

FORM referred to under Heading No. 7 in the Fifth Schedule.

SUMMARY and VALUATION of the Policies of the Marine and General Mutual Life Assurance Society, as at 31st December 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Carlisle Table; Interest, 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.		£.	£.	£.	£.	£.	£.	£.
I.—WITH PARTICIPATION IN PROFITS:								
Whole Term of Life -	3,385	665,753·629	17,414·816	13,787·050	339,630·954	272,078·197	215,594·255	124,096·699
Term of Two Lives -	3	4,800·000	203·479	156·355	2,631·390	3,124·074	2,400·920	230·470
Endowment Assurances -	5	1,412·000	71·050	61·510	873·037	883·461	781·821	91·216
Re-insurance Premiums payable -	-	-	5,331·941	-	-	-	-	-
TOTAL Assurances with Profits -	3,393	671,965·629	23,021·286	14,004·915	343,195·381	276,085·732	218,776·996	124,418·385
II.—WITHOUT PARTICIPATION IN PROFITS:								
Whole Term of Life -	14	7,900·000	258·813	239·703	4,798·994	4,136·700	3,522·218	1,270·776
Endowment Assurances -	1	400·000	20·583	18·525	289·056	218·326	196·494	92·562
Endowment Assurances -	7	11,050·000	142·629	128·367	1,613·420	1,530·497	1,377·448	235·972
Endowment Assurances -	2	474·000	-	-	214·333	-	-	214·333
Endowment Assurances -	4	1,720·000	31·617	23·758	87·907	93·922	68·280	19·627
Re-insurance Premiums payable -	-	-	33·267	-	-	-	-	-
TOTAL Assurances without Profits	28	21,544·000	486·909	410·413	7,003·710	5,979·445	5,164·440	1,839·270
TOTAL Assurances -	3,421	693,509·629	23,508·195	14,415·328	350,199·091	282,065·177	223,941·436	126,257·655
Deduct Re-assurances -	20	15,749·792	404·946	-	2,461·281	-	-	2,461·281
NET Amount of Assurances -	3,401	677,759·837	23,103·249	14,415·328	347,737·810	282,065·177	223,941·436	123,796·374
Reserve for Premiums in hand for Mariners and other risks, and Term and other Assurances -	-	-	-	-	-	-	-	13,214·186
	-	-	-	-	-	-	-	40,571·000
	-	-	-	-	-	-	-	177,531·560
ANNUITIES.								
Immediate -	91	1,617·875	-	-	18,168·894	-	-	18,168·894
Deferred -	1,139	12,182·	4,235·992	4,235·992	89,230·269	38,319·167	38,319·167	50,911·102
Reserve for Premiums in hand -	-	-	-	-	-	-	-	2,982·640
	1,230	13,799·875	4,235·992	4,235·992	107,399·163	38,319·167	38,319·167	72,062·636
TOTAL of the Results -	-	-	27,339·241	18,651·320	455,136·973	320,384·344	262,260·603	249,644·196

## MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—continued.

FORM referred to under Heading No. 7 in the Fifth Schedule.

VALUATION BALANCE SHEET of the Marine and General Mutual Life Assurance Society, as at  
31st December 1874.

Dr.		£.		Cr.
To Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) - - - - -		249,644.196	By Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2) - - - - -	£. 301,452.654
To Surplus - - - - -		51,808.458		
	£.	301,452.654		£. 301,452.654

## ANSWER to Question 9.

REVERSIONARY BONUSES allotted to Policies for 100*l.*To policies which have been in force for five years, 11*l.* per cent. for all ages.To policies effected during the past five years, 2*l.* per cent. per annum for each premium paid for all ages.

These reversionary bonuses may be surrendered either for a cash payment or in reduction of the future premiums, according to the age of the life assured, at the rates in the accompanying Table.

SURRENDER VALUE of each 10*l.* of Reversionary Bonus.

Present Age of Assured Life.	Equivalent Annual Reduction of Premium.			Present Age of Assured Life.	Equivalent Annual Reduction of Premium.			Present Age of Assured Life.	Equivalent Annual Reduction of Premium.		
	Cash Value.	For Five Years only.	For Life.		Cash Value.	For Five Years only.	For Life.		Cash Value.	For Five Years only.	For Life.
	£. s. d.	s. d.	s. d.		£. s. d.	s. d.	s. d.		£. s. d.	s. d.	s. d.
20	2 - 8	9 1	1 10	36	2 18 7	13 1	3 2	51	4 3 11	- 19 2	6 6
21	2 1 8	9 4	1 11	37	2 19 11	13 4	3 3	52	4 5 10	- 19 8	6 4
22	2 2 8	9 7	2 -	38	3 1 3	13 8	3 5	53	4 7 10	1 - 2	6 8
23	2 3 8	9 10	2 1	39	3 2 7	14 -	3 7	54	4 9 9	1 - 8	7 -
24	2 4 9	10 1	2 2	40	3 4 -	14 4	3 9	55	4 11 9	1 1 2	7 4
25	2 5 10	10 4	2 3	41	3 5 7	14 9	3 11	56	4 13 9	1 1 8	7 8
26	2 7 -	10 7	2 4	42	3 7 2	15 2	4 1	57	4 15 10	1 2 2	8 1
27	2 8 1	10 10	2 5	43	3 8 10	15 7	4 3	58	4 17 11	1 2 8	8 6
28	2 9 2	11 1	2 6	44	3 10 6	16 -	4 5	59	5 - -	1 3 3	8 11
29	2 10 4	11 4	2 7	45	3 12 3	16 5	4 7	60	5 2 1	1 3 10	9 4
30	2 11 5	11 7	2 8	46	3 14 1	16 10	4 10	61	5 4 4	1 4 5	9 10
31	2 12 7	11 10	2 9	47	3 16 -	17 3	5 1	62	5 6 8	1 5 1	10 4
32	2 13 9	12 1	2 10	48	3 17 11	17 8	5 4	63	5 9 -	1 5 9	10 11
33	2 14 10	12 4	2 11	49	3 19 10	18 2	5 7	64	5 11 5	1 6 5	11 7
34	2 16 1	12 7	3 -	50	4 1 11	18 8	5 10	65	5 13 9	1 7 1	12 3
35	2 17 4	12 10	3 1								

## SIXTH SCHEDULE.

STATEMENT of the Life Assurance and Annuity Business of the above Society on the 31st December 1874.

1. The published table or tables of premiums for Assurances for the whole term of life which are in use at the date above mentioned.

No. 1.—ANNUAL PREMIUMS for 100*l.* to be paid at Death.

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
17	1 16 9	1 11 4	32	2 12 11	2 6 4	47	4 2 5	3 12 7
18	1 17 7	1 12 -	33	2 14 4	2 7 6	48	4 5 2	3 15 3
19	1 18 5	1 12 10	34	2 15 10	2 8 10	49	4 8 -	3 18 2
20	1 19 4	1 13 8	35	2 17 5	2 10 3	50	4 11 1	4 1 6
21	2 - 3	1 14 6	36	2 19 -	2 11 9	51	4 14 3	4 5 2
22	2 1 2	1 15 4	37	3 - 9	2 13 4	52	4 17 7	4 9 -
23	2 2 2	1 16 3	38	3 2 6	2 15 -	53	5 1 1	4 13 -
24	2 3 2	1 17 3	39	3 4 4	2 16 9	54	5 4 9	4 17 3
25	2 4 3	1 18 4	40	3 6 3	2 18 6	55	5 8 8	5 1 9
26	2 5 4	1 19 5	41	3 8 4	3 - 3	56	5 12 9	5 6 6
27	2 6 6	2 - 6	42	3 10 5	3 2 -	57	5 17 1	5 11 6
28	2 7 8	2 1 8	43	3 12 7	3 3 10	58	6 1 9	5 16 10
29	2 8 11	2 2 10	44	3 14 11	3 5 10	59	6 6 7	6 2 6
30	2 10 2	2 4 -	45	3 17 4	3 7 11	60	6 11 10	6 8 6
31	2 11 6	2 5 2	46	3 19 10	3 10 1			

## MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—continued.

2. The total amount assured on lives for the whole term of life, which are in existence at the date above-mentioned, distinguishing the portions assured with and without profits, stating separately the total reversionary bonuses and specifying the sums assured for each year of life from the youngest to the oldest ages.

3. The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses, in respect of the respective assurances mentioned under heading No. 2, distinguishing ordinary from extra premiums.

Nos. 2 and 3.

	WITH PROFITS.						WITHOUT PROFITS.										
AGE.	Amount Assured.	Reversionary Bonus.		Annual Premiums.						Amount Assured.	Annual Premiums.						
				Ordinary			Extra.				Ordinary.			Extra.			
	£.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	£.	s.	d.	£.	s.	d.
16	100	-	-	-	1	16	-	-	-	-	-	-	-	-	-	-	-
18	1,600	-	-	-	29	9	10	-	-	-	-	-	-	-	-	-	-
19	300	-	-	-	5	10	4	2	-	-	-	-	-	-	-	-	-
20	3,800	-	-	-	74	7	10	2	4	4	-	-	-	-	-	-	-
21	1,700	-	-	-	35	11	2	12	2	2	-	-	-	-	-	-	-
22	1,100	-	-	-	21	10	3	15	14	10	-	-	-	-	-	-	-
23	3,750	-	-	-	75	17	5	59	9	4	-	-	-	-	-	-	-
24	6,550	20	-	-	136	16	10	80	19	8	-	-	-	-	-	-	-
25	6,250	7	10	-	131	15	8	77	14	11	-	-	-	-	-	-	-
26	9,400	15	-	-	199	3	8	140	10	9	-	-	-	-	-	-	-
27	12,200	31	13	4	265	19	-	139	1	3	-	-	-	-	-	-	-
28	14,400	7	10	-	427	6	5	134	16	-	200	4	15	4	2	3	-
29	9,250	48	3	4	211	12	4	143	19	5	100	1	12	6	-	-	-
30	11,650	137	18	4	259	7	11	129	17	-	-	-	-	-	-	-	-
31	11,200	235	15	-	254	11	11	159	2	1	-	-	-	-	-	-	-
32	18,100	393	15	-	413	6	-	203	8	1	-	-	-	-	-	-	-
33	16,250	506	13	4	381	6	2	136	16	11	-	-	-	-	-	-	-
34	16,550	383	3	4	394	16	9	110	14	5	300	11	1	9	-	-	-
35	23,190	1,123	4	8	566	1	5	292	1	11	-	-	-	-	-	-	-
36	20,200	1,272	3	1	488	2	7	230	-	9	2,250	58	17	1	-	-	-
37	14,320	898	10	-	353	3	5	155	12	-	-	-	-	-	-	-	-
38	17,420	825	6	8	451	6	3	105	8	2	300	7	6	6	5	14	6
39	22,250	1,590	6	6	543	5	7	153	14	5	-	-	-	-	-	-	-
40	16,550	1,196	3	5	430	11	5	168	2	8	-	-	-	-	-	-	-
41	25,300	2,285	6	6	674	15	6	269	13	5	600	16	-	-	12	17	-
42	15,850	1,416	2	3	422	9	6	235	19	2	-	-	-	-	-	-	-
43	20,150	1,566	17	9	554	11	2	224	18	5	-	-	-	-	-	-	-
44	24,466	2,666	11	1	660	7	5	240	14	8	-	-	-	-	-	-	-
45	26,700	2,096	6	4	806	11	1	198	-	-	-	-	-	-	-	-	-
46	19,175	2,574	5	8	513	10	6	174	11	10	-	-	-	-	-	-	-
47	17,825	1,732	18	6	522	12	3	189	14	5	-	-	-	-	-	-	-
48	21,600	2,416	6	9	634	12	8	128	4	3	1,000	34	13	4	-	-	-
49	20,900	3,095	18	2	617	6	-	142	10	-	100	3	8	4	-	15	10
50	19,950	2,008	6	11	695	6	7	116	10	8	-	-	-	-	-	-	-
51	15,300	1,744	11	6	512	10	11	97	11	10	-	-	-	-	-	-	-
52	15,735	2,934	13	1	481	10	10	94	7	8	-	-	-	-	-	-	-
53	16,000	2,807	5	1	509	6	4	56	14	8	-	-	-	-	-	-	-
54	7,900	1,069	3	-	268	4	5	73	2	11	-	-	-	-	-	-	-
55	16,550	2,357	7	1	580	9	10	105	4	9	-	-	-	-	-	-	-
56	8,450	1,752	16	7	275	13	2	80	15	6	500	13	5	10	-	-	-
57	7,500	1,567	12	10	255	9	1	64	12	9	1,000	37	10	10	-	-	-
58	6,200	882	3	-	230	14	1	36	-	9	-	-	-	-	-	-	-
59	3,650	615	1	7	134	4	3	15	4	3	-	-	-	-	-	-	-
60	5,600	1,139	11	7	218	19	8	37	17	2	-	-	-	-	-	-	-
61	7,170	584	-	6	229	6	9	26	1	-	500	32	2	6	1	5	-
62	5,270	1,033	13	3	203	15	6	21	2	9	-	-	-	-	-	-	-
63	6,450	848	10	4	259	15	11	16	12	1	-	-	-	-	-	-	-
64	2,350	612	9	-	94	10	4	-	-	-	-	-	-	-	-	-	-
65	1,520	362	6	5	65	6	6	3	1	5	500	-	-	-	-	-	-
66	800	87	15	-	56	6	2	-	-	-	-	-	-	-	-	-	-
67	3,250	602	9	3	141	19	-	-	-	-	-	-	-	-	-	-	-
68	3,300	672	15	6	149	8	-	8	1	6	-	-	-	-	-	-	-
69	950	217	18	-	40	4	1	-	7	6	-	-	-	-	-	-	-
70	2,550	615	7	-	117	10	-	11	18	8	-	-	-	-	-	-	-
71	1,050	263	10	-	53	7	-	-	2	6	-	-	-	-	-	-	-
72	500	171	-	-	22	15	5	-	-	-	-	-	-	-	-	-	-
73	2,050	367	12	10	113	2	8	2	2	9	550	38	2	3	-	-	-
74	200	22	-	-	10	2	2	-	-	-	-	-	-	-	-	-	-
75	400	84	-	-	21	14	8	-	-	-	-	-	-	-	-	-	-
76	3,500	878	3	-	226	4	3	-	-	-	-	-	-	-	-	-	-
79	500	131	13	4	34	7	1	-	-	-	-	-	-	-	-	-	-
80	100	25	6	8	7	9	10	-	-	-	-	-	-	-	-	-	-
81	600	166	1	3	48	19	2	-	-	-	-	-	-	-	-	-	-
TOTAL - -	615,385	55,168	12	7	17,618	5	11	5,325	10	4	7,900	258	16	3	22	15	4



MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

## RE-ASSURANCES in reference to Statements 2 and 3.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Bonus.	Annual Premiums.		Amount Assured.	Annual Premiums.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
28	1,200	- -	28 12 -	-	-	-	-
33	2,100	- -	49 10 10	-	-	-	-
34	500	- -	6 12 3	-	-	-	-
41	900	- -	26 12 -	12 19 3	-	-	-
42	500	- -	8 1 2	-	-	-	-
45	3,500	- -	65 13 9	-	-	-	-
46	300	44 15 9	7 6 9	6 6 -	-	-	-
47	300	- -	5 7 9	3 15 -	-	-	-
49	-	- -	- -	- -	500	11 11 3	-
50	1,500	- -	63 12 6	-	-	-	-
52	2,000	162 - 1	45 17 1	-	-	-	-
53	500	- -	9 - 5	-	-	-	-
60	200	- -	5 2 10	3 - -	-	-	-
66	200	- -	6 18 8	-	-	-	-
68	800	293 - -	34 7 4	-	-	-	-
TOTAL - -	14,500	499 15 10	362 15 4	26 - 3	500	11 11 3	-

4. The total amount assured under classes of assurance business, other than for the whole term of life, distinguishing the sums assured under each class, and stating separately the amount assured with and without profits, and the total amount of reversionary bonuses.

5. The amount of premiums receivable annually in respect of each such special class of assurances mentioned under heading No. 4, distinguishing ordinary from extra premiums.

6. The total amount of premiums which has been received from the commencement upon all policies under each special class mentioned under heading No. 4, which are in force at the date above-mentioned.

## Nos. 4, 5, and 6.

Description of Assurance.	Amount Assured.	Reversionary Bonus.	Premiums.		Total Amount of Premiums Received.
			Ordinary.	Extra.	
WITH PROFITS.	£.	£.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurances - - -	1,400	12	71 1 -	6 8 6	145 15 4
WITHOUT PROFITS.					
Endowment Assurances - - -	400	- -	20 11 8	- -	123 10 -
Contingent - - -	11,050	- -	142 12 7	- -	616 15 1
Endowment - - -	474	- -	- -	- -	200 - -
Term Assurances - - -	1,720	- -	31 12 4	10 10 -	31 12 4
TOTAL - - -	15,044	12	265 17 7	16 18 6	1,117 12 9

## RE-ASSURANCES in reference to Nos. 4, 5, and 6.

Contingent - - £. 250 - - - £. 4. 12 s. 1d.

7. The total amount of immediate annuities on lives, distinguishing the amounts for each year of life.

## NO. 7.—IMMEDIATE ANNUITIES ON LIVES.

Age		£. s. d.		Age		£. s. d.
50	- - Annuity 65	- - per annum.		57	- - Annuity 56	- - per annum.
" 51	- - " 83	17 6	"	" 58	- - " 75	- -
" 52	- - " 130	- -	"	" 59	- - " 50	- -
" 53	- - " 220	- -	"	" 60	- - " 217	- -
" 54	- - " 245	- -	"	" 61	- - " 10	- -
" 55	- - " 340	- -	"	" 62	- - " 31	- -
" 56	- - " 90	- -	"			
				£. 1,617 17 6		

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

8. The amount of all annuities other than those specified under heading No. 7, distinguishing the amount of annuities payable under each class, the amount of premiums annually receivable, and the amount of consideration money received in respect of each such class, and the total amount of premiums received from the commencement upon all deferred annuities.

## No. 8.—DEFERRED ANNUITIES.

Amounting to 12,182 *l.* per annum, at Premiums of 4,235 *l.* 19 *s.* 10 *d.* per annum.

Total Amount of Premiums received, 82,698 *l.* 11 *s.* 8 *d.*

9. The average rate of interest at which the life assurance fund of the Company was invested at the close of each year during the period since the last investigation.

## No. 9.—AVERAGE RATE OF INTEREST.

								<i>£.</i>	<i>s.</i>	<i>d.</i>	
1870	-	-	-	-	-	-	-	4	13	2	percent.
1871	-	-	-	-	-	-	-	4	12	3	"
1872	-	-	-	-	-	-	-	4	10	5	"
1873	-	-	-	-	-	-	-	4	10	6	"
1874	-	-	-	-	-	-	-	4	16	11	"

10. A Table of minimum values, if any, allowed for the surrender of policies for the whole term of life and for endowments and endowment assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing and taken out at various interval ages from the youngest to the oldest.

## No. 10.

Age at Entry.	DURATION OF THE POLICY.		
	5 Years.	10 Years.	15 Years.
	<i>£.</i> <i>s.</i> <i>d.</i>	<i>£.</i> <i>s.</i> <i>d.</i>	<i>£.</i> <i>s.</i> <i>d.</i>
20	2 19 9	6 6 6	10 2 2
30	4 1 -	8 5 3	13 9 9
40	5 10 1	11 6 6	17 11 10
50	7 13 10	15 2 5	23 10 10

These values are exclusive of the value of the bonus additions.

Separate statements to be furnished for business at other than European rates, together with a statement of the manner in which policies on unhealthy lives are dealt with.

The Society has no Tables for business at other than European rates, the extra premiums shown in the answers to requirements Nos. 2, 3, 4, 5, and 6, being merely additions to the Society's Ordinary premium rates. These extra premiums are mainly for voyages and residence in foreign parts, and, owing to the risks being of a fluctuating character, are often imposed and remitted at very short intervals.

When policies are granted on unhealthy lives, they are dealt with by an addition to the age of the assured life.

*P. D. Hadow*, Chairman.  
*N. B. Acworth*,  
*T. R. Tufnell*, } Directors.  
*W. C. Morgan*, Secretary and Manager.  
*C. G. Laing*, Actuary.

## ROYAL INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Royal Insurance Company for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

1874:	£. s. d.	1874:	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	1,583,322 3 4	Claims under Life Policies, including Reversionary Bonuses, after deduction of sums Re-assured -	123,372 - 2
Premiums, after deduction of Re-assurance Premiums - - - - -	240,635 19 1	Surrenders - - - - -	10,737 11 11
Interest - - - - -	71,778 10 11	Cash Bonuses - - - - -	76 7 1
Annuity Surplus - - - - -	12,000 - -	Commission - - - - -	10,753 5 7
		Expenses of Management - - - - -	12,530 18 9
		Shareholders' proportion of Life Profits for the five years ending 31st December 1874, transferred to Profit and Loss Account - - -	67,835 - -
		Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - -	1,682,431 9 10
£.	1,907,736 13 4	£.	1,907,736 13 4

## No. 2.—ANNUITY ACCOUNT.

1874:	£. s. d.	1874:	£. s. d.
Amount of Annuity Fund at the beginning of the Year - - - - -	178,201 8 7	Annuities - - - - -	18,735 11 -
Consideration for Annuities granted - - -	16,243 9 3	Commission - - - - -	351 15 8
Interest - - - - -	7,573 11 -	Expenses of Management - - - - -	351 10 -
		Amount transferred to Life Fund - - -	12,000 - -
		Amount of Annuity Fund at the end of the Year, as per Fourth Schedule - - -	170,579 12 2
£.	202,018 8 10	£.	202,018 8 10

## No. 3.—FIRE ACCOUNT.

1874:	£. s. d.	1874:	£. s. d.
Amount of Fire Insurance Fund at the beginning of the Year - - - - -	354,637 10 -	Losses by Fire, after deduction of Re-assurances -	402,191 18 11
Premiums received after deduction of Re-assurances -	774,631 10 2	Expenses of Management - - - - -	95,054 11 5
Interest - - - - -	23,052 13 7	Commission - - - - -	100,298 5 6
		Profit realised, transferred to Profit and Loss Account - - - - -	200,139 7 11
		Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule - - -	354,637 10 -
£.	1,152,321 13 9	£.	1,152,321 13 9

## No. 4.—PROFIT AND LOSS ACCOUNT.

1874:	£. s. d.	1874:	£. s. d.
Balance of last Year's Account - - - - -	288,054 9 3	Dividends and Bonuses to Shareholders - -	48,257 10 -
Interest - - - - -	24,595 18 2	Amount transferred to Reserve Fund - - -	350,000 - -
Profit realised on the Fire Account - - -	200,139 7 11	Balance as per Fourth Schedule - - -	182,367 5 4
Shareholders' Life Profits realised - - -	67,835 - -		
£.	580,624 15 4	£.	580,624 15 4

Jno. H. McLaren, Manager.  
 Ralph Brocklebank, Deputy Chairman.  
 Thomas Bouch, } Directors.  
 Mich. Belcher, }



FOURTH SCHEDULE.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Shareholders' Capital	- - - - -	289,545	-	-	Mortgages on Freehold Property within the United Kingdom	- - - - -	59,617	8	2
Reserve Fund	- - - - -	350,000	-	-	Loans on the Company's Life Policies within their surrender value	- - - - -	95,487	17	8
Life Assurance Fund	- - - - -	1,682,431	9	10	Investments:				
Annuity Fund	- - - - -	170,579	12	2	In British Government Securities	- - -	27,792	11	3
Fire Fund	- - - - -	354,637	10	-	" Indian and Colonial do.	- - -	130,942	7	3
Profit and Loss (subject to Shareholders' Dividend)	- - - - -	182,367	5	4	" United States - do.	- - -	296,213	17	5
Perpetual Insurance Account	- - - - -	3,934	11	3	" British Railway Debentures and Debenture Stock	- - -	22,378	19	7
		3,033,495	8	7	" British Railway Ordinary Stock	- - -	600	-	2
					" Preference do.	- - -	907,173	2	2
					" Freehold Buildings	- - -	201,624	9	10
Claims under Life Policies, admitted, but not yet paid	£. s. d. - - - 27,442 13 4				Loans on the Company's Life Policies, combined with Personal Security	- - -	614	5	7
Annuities not Claimed	- - - 200 4 2				" to various towns and townships in Great Britain on Security of the Rates	- - -	286,824	18	9
Outstanding Fire Losses	- - - 44,618 9 4				" on British Railway Securities, with margins on other British Securities	- - do.	552,668	5	7
Unclaimed Dividends	- - - 889 17 4				Agents' Balances	- - -	304,261	18	5
Outstanding Accounts	since paid { 6,080 6 -				Outstanding Premiums	since received { 76,168 14 9			
Bills Payable	- - { 35,526 8 5	114,757	18	7	Outstanding Interest	- - -	7,244	5	-
					Cash in hand and on Current Account with Bankers	- - -	35,784	12	11
							142,855	12	10
		£.	3,148,253	7 2			£.	3,148,253	7 2

*Jno. H. McLaren*, Manager.  
*Ralph Brocklebank*, Deputy Chairman.  
*Thomas Bouch*, } Directors.  
*Mich. Belcher*, }

### FIFTH SCHEDULE.

*Question.* 1. THE date up to which the Valuation is made.  
*Answer.* The 31st December 1874.

a. The Sums Assured are valued as reversionaries, for which the Company is liable. On the other hand, the periodical Premiums are regarded as Annuities payable to the Company, and, after deduction of the Loading, are valued accordingly. The net present value of the Premiums, thus calculated, is considered as an Asset.

The Reversionary Bonuses to be allotted are directly ascertained by the process above indicated. The Cash Bonuses and Reductions of Premium, allowed in other cases, are the equivalents of Reversionary Bonuses similarly determined.

### Q. 3. The Table or Tables of Mortality used in the Valuation.

A. For Assurances on Single Lives the Table of the Institute of Actuaries' Experience, known as  $H^M$  (<sup>u</sup>) was used; and for Assurances dependent on more lives than one, the  $H^M$  Table of the same experience.

ROYAL INSURANCE COMPANY—*continued.*

Children's Endowments, the premiums for which are not returnable in the event of death before the Endowments mature, were valued by the Carlisle Table of Mortality, and in the Valuation of Annuities, dependent on one or more Lives, Davies' Equitable Table was employed. The Liability under Children's Endowments, the premiums for which are returnable should death occur before the maturity of the Endowments, was estimated simply by means of compound interest tables, the slight advantage to the Company resulting from the chances of death being disregarded.

Q. 4. The Rate or Rates of Interest assumed in the calculations.

A. Three per cent. throughout.

Q. 5. The Proportion of the Annual Premium Income, if any, reserved as a provision for future expenses and profits.

A. The entire "loading" has been reserved. By the term "loading" is to be understood the difference between the Premiums payable and the Net Premiums for the risks, computed according to the rates of mortality and interest adopted in the formation of the Company's Tables of Premium Rates, viz., Davies' Equitable Experience, with interest at 3 per cent.

Q. 6. The Consolidated Revenue Account since the last valuation.

A. *Vide* p. 179.

Q. 7. The Liabilities of the Company under Life Policies and Annuities at the date of the Valuation, showing the number of Policies, the Amount Assured, and the Amount of Premiums payable annually under each class of Policies, both with and without participation in Profits; and also the net Liabilities and Assets of the Company, with the amount of surplus or deficiency.

A. *Vide* pages 180 and 181.

Q. 8. The time during which a policy must be in force in order to entitle it to share in the Profits.

A. Two complete years.

Q. 9. The results of the Valuation, showing :—

(1.) The Total amount of Profit made by the Company.

	£.	s.	d.
A. On Life Assurances and Endowments - - - - -	260,797	10	-
On Annuity Contracts - - - - -	12,809	3	7
TOTAL - - - £.	273,606	13	7

(2.) The amount of Profit divided among the Policyholders, and the number and amount of the Policies which participated.

A. £. 203,505 among 12,054 Policies, assuring 5,527,450 *l.* 11 *s.* 10 *d.*, exclusive of previous bonus additions.

Q. (3.) Specimens of Bonuses allotted to Policies for 100 *l.* effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the Bonus might be received.

A. REVERSIONARY BONUSES allotted to Policies of 100 *l.*

Age at Entry.	POLICIES IN FORCE FOR				
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - - - -	7 10 -	7 10 -	7 10 -	7 10 -	7 10 -
30 - - - - -	7 10 -	7 10 -	7 10 -	7 10 -	7 10 -
40 - - - - -	7 10 -	7 10 -	7 10 -	7 10 -	7 10 -
50 - - - - -	7 10 -	7 10 -	7 10 -	7 10 -	7 10 -

CASH BONUSES allotted to Policies of 100 *l.*

Age at Entry.	POLICIES IN FORCE FOR				
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - - - -	2 3 3	2 7 10	2 12 8	2 18 -	3 4 4
30 - - - - -	2 12 8	2 18 -	3 4 4	3 11 6	3 18 9
40 - - - - -	3 4 4	3 11 6	3 18 9	4 6 2	4 14 5
50 - - - - -	3 18 9	4 6 2	4 14 4	5 2 10	5 11 6

ROYAL INSURANCE COMPANY—*continued.*BONUSES in Reduction of the future Annual Premiums allotted to Policies of 100*l.*

Age at Entry.	POLICIES IN FORCE FOR				
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - - -	- 2 4	- 2 9	- 3 2	- 3 9	- 4 5
30 - - - -	- 3 2	- 3 9	- 4 5	- 5 5	- 6 7
40 - - - -	- 4 5	- 5 5	- 6 7	- 8 2	- 10 4
50 - - - -	- 6 7	- 8 2	- 10 4	- 13 5	- 18 -

(FORM referred to under Heading No. 6 in the Fifth Schedule.)

CONSOLIDATED REVENUE ACCOUNTS of the Royal Insurance Company, for Five Years commencing 1st January 1870, and ending 31st December 1874.

## LIFE ASSURANCE ACCOUNT.

Amount of Fund including Childrens' Endowments on 1st January 1870, the beginning of the period - - £. 1,094,104 19 3	£. s. d.	Claims under Policies including Reversionary Bonuses after deduction of sums Re-assured - -	£. s. d.
Less Shareholders' proportion of Profits for the Five Years 1865 to 1869 - - - - 81,933 6 8		Surrenders - - - - -	572,257 19 6
		Commission - - - - -	56,572 14 10
Premiums after deduction of Re-Assurance Premiums - - - - -	1,012,171 12 7	Expenses of Management - -	54,247 11 10
Interest - - - - -	1,172,314 13 2	Bonuses paid in Cash - - -	56,836 18 9
Annuity Surplus - - - - -	303,451 5 -	Shareholders' proportion of Life Profits for the Five Years 1870 to 1874, transferred to Profit and Loss Account - - - -	9,755 16 -
	12,000 - -	Amount of Fund on 31st December 1874, the end of the period, as per Third Schedule - - - -	67,835 - -
	£. 2,499,937 10 9		1,682,431 9 10
			£. 2,499,937 10 9

## ANNUITY ACCOUNT.

Amount of Fund on 1st January 1870, the beginning of the period - - -	£. s. d.	Annuities - - - - -	£. s. d.
Consideration for Annuities granted -	161,229 16 6	Commission - - - - -	91,417 2 11
Interest - - - - -	78,640 2 1	Expenses of Management - -	1,715 15 8
	37,483 6 10	Amount transferred to Life Fund -	1,640 14 8
		Amount of Fund on 31st December 1874, the end of the period, as per Third Schedule - - - -	12,000 - -
	£. 277,353 5 5		170,579 12 2
			£. 277,353 5 5



## ROYAL INSURANCE COMPANY—continued.

SUMMARY and VALUATION of the Policies of the Royal Insurance Company, as at 31st December 1874.

DESCRIPTION  TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.  Value of Assurances on Single Lives by the Institute of Actuaries' Experience, Table H <sup>m</sup> (5); and of those on more Lives than one by Table H <sup>m</sup> Value of Children's Endowments, without return of Premium, by the Carlisle Table <i>Interest 3 per Cent.</i>			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liabilities.
		£.	£.	£.	£.	£.	£.	£.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life - - -	12,154	6,103,853·303	173,973·920	140,808·029	3,262,113·17	2,579,299·66	2,084,338·55	1,177,771·77
Increasing and Decreasing Premiums	17	13,992·500	450·729	367·445	7,605·98	6,964·18	5,654·40	1,931·70
Limited Number of Premiums -	63	45,896·250	1,214·954	1,019·276	23,605·48	9,466·07	7,854·72	15,750·76
Premiums Paid up - - -	9	2,766·167	-	-	1,466·31	-	-	1,466·31
Endowment Assurances - - -	1,080	277,232·600	11,366·283	9,312·294	176,151·41	126,113·42	102,593·05	73,558·36
Joint Lives - - - - -	58	19,640·667	773·667	586·418	12,075·96	9,690·40	7,324·72	4,751·24
Last Survivor - - - - -	44	19,833·875	323·817	243·120	7,480·43	5,884·82	4,424·17	3,056·66
Contingent - - - - -	2	259·000	4·563	2·882	17·76	20·68	12·20	7·58
Extra Premiums Payable - -	-	-	7,591·408	-	3,795·70	-	-	3,795·70
TOTAL Assurances with Profits -	13,427	6,483,474·362	195,699·341	152,339·464	3,494,312·20	2,737,439·18	2,212,201·81	1,282,111·00
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life - - -	1,755	1,002,095·104	32,313·454	28,756·353	558,611·22	433,997·31	387,547·69	171,063·52
Increasing Premiums - - -	6	6,260·000	179·425	154·863	3,497·20	2,819·86	2,452·32	1,044·68
Limited Number of Premiums -	12	12,250·000	369·829	355·209	6,021·16	2,065·16	2,004·56	4,016·60
Complete Policies - - - -	212	96,252·500	4,263·575	3,968·335	44,559·64	35,755·21	33,090·66	11,468·98
Premiums Paid up - - - -	64	16,097·254	-	-	9,438·03	-	-	9,438·03
Endowment Assurances - - -	430	107,639·562	5,574·329	5,046·187	71,297·51	51,516·81	46,776·66	24,521·15
Joint Lives - - - - -	39	18,978·958	1,033·763	891·961	12,990·63	10,175·42	8,707·72	4,282·90
Last Survivor - - - - -	41	28,861·667	573·425	476·029	12,539·35	10,046·75	8,280·56	4,258·79
Contingent - - - - -	43	32,730·000	588·429	482·091	5,712·25	5,292·41	4,405·61	1,306·64
Short Terms - - - - -	74	89,270·833	1,694·446	1,270·835	5,535·60	6,251·15	4,688·37	8,847·23
Sums Payable at a Fixed Term -	2	3,000·000	25·000	25·000	1,754·49	428·49	428·49	1,325·99
Extra Premiums Payable - -	-	-	3,170·071	-	1,585·04	-	-	1,585·04
TOTAL Assurances without Profits -	2,678	1,413,435·878	49,785·746	41,426·863	733,542·12	558,348·57	498,382·64	235,151·00
III.—CHILDREN'S ENDOWMENTS.								
Without Return of Premiums - -	51	10,243·254	194·217	194·217	8,145·85	766·75	766·75	7,379·10
With Return of Premiums - - -	233	38,666·433	1,706·775	1,706·775	28,309·66	13,017·50	13,017·50	15,292·16
TOTAL Children's Endowments -	284	48,909·687	1,900·992	1,900·992	36,455·51	13,784·25	13,784·25	22,671·26
Total Assurances and Endowments -	16,389	7,945,819·927	247,386·079	195,667·319	4,264,309·83	3,309,572·00	2,724,368·70	1,539,943·26
Deduct Re-assurances - - -	-	326,019·613	9,538·554	8,026·339	169,802·08	118,602·10	107,329·94	62,472·14
NET AMOUNT OF ASSURANCES AND ENDOWMENTS - - - - -	16,389	7,619,800·314	237,847·525	187,640·980	4,094,507·75	3,190,969·90	2,617,038·76	1,477,471·12

ROYAL INSURANCE COMPANY – continued.

SUMMARY and VALUATION of the Annuities granted by the Royal Insurance Company, as at 31st December 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF ANNUITY BONDS FOR VALUATION.				VALUATION.			
	Number of Annuity Bonds.	Annuities.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Equitable Table (Davies). Interest 3 per Cent.			
					Annuities.	Office. Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ANNUITIES.		£.	£.	£.	£.	£.	£.	£.
Immediate, on Single Lives - -	455	15,710·917	- - -	- - -	130,470·54	- - -	- - -	130,470·54
Temporary - - - - -	1	200·000	- - -	- - -	1,102·67	- - -	- - -	1,102·67
Immediate, on more Lives than - - - - -	63	3,251·917	- - -	- - -	34,516·06	- - -	- - -	34,516·06
Contingent and Deferred - - -	11	1,706·113	207·125	181·530	4,655·90	1,134·20	974·74	3,681·16
TOTAL Annuities - - -	530	20,868·947	207·125	181·530	170,745·17	1,134·20	974·74	169,770·43

RESULTS of the preceding Summaries.

DESCRIPTION OF TRANSACTIONS.	Number of Policies.	Sum Assured, &c.	Office Yearly Premiums.	Net Yearly Premiums.	VALUATION.			
					Sums Assured, &c.	Official Yearly Premiums.	Net Yearly Premiums.	Net Liability.
Amount of Assurances and Endowments, page 180 - -	16,389	£ 7,619,800·314	£ 237,847·525	£ 187,640·980	£ 4,094,507·75	£ 3,190,969·90	£ 2,617,038·76	£ 1,477,468·99
Amount of Annuities, as above - - - - -	530	Per Annum. 20,868·947	207·125	181·530	170,745·17	1,134·20	974·74	169,770·43
TOTAL of the Results - - -	16,919	- - -	238,054·650	187,822·510	4,265,252·92	3,192,104·10	2,618,013·50	1,647,239·42

VALUATION BALANCE SHEET of the Royal Insurance Company, as at 31st December 1874.

Cr.

Net Liability under Life Assurance, Endowment and Annuity Transactions, as per Summary Statement under Schedule Five - - - - -	£. s. d.	By Life Assurance (and Endowment) Fund, as per Balance Sheet under Schedule Four - - - - -	£. s. d.	£. s. d.
	1,647,239 8 6		1,682,431 9 10	
Plus - - - - -	273,606 13 6	Shareholders' proportion of Surplus carried to General Profit and Loss Account, as per Revenue Account, under Schedule Three - - - - -	67,835 - -	1,750,266 9 10
		By Annuity Fund, as per Balance Sheet, under Schedule Four - - - - -	- - - - -	170,579 12 2
	£. 1,920,846 2 -			£. 1,920,846 2 -

Jno. H. McLaren, Manager.  
Ralph Brocklebank, Deputy Chairman.  
Thos. Bouch, }  
Mich. Belcher, } Directors.

ROYAL INSURANCE COMPANY—*continued.*

## SIXTH SCHEDULE.

STATEMENT of the Life Assurance and Annuity Business of the Royal Insurance Company  
on the 31st December 1874.

*Question.* 1. The published Table or Tables of Premiums for Assurances for the Whole Term of Life which are in use at the date above mentioned.

*Answer.* *Vide* page 183.

*Q.* 2. The total amount assured on Lives for the Whole Term of Life, which are in existence at the date above mentioned, distinguishing the portions assured with and without Profits, stating separately the total Reversionary Bonuses, and specifying the sums assured for each year of life from the youngest to the oldest ages.

*A.* *Vide* pages 184, 185, and 186.

*Q.* 3. The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of Bonuses, in respect of the respective Assurances mentioned under heading No. 2, distinguishing ordinary from extra Premiums.

*A.* *Vide* pages 184, 185, and 186.

*Q.* 4. The total amount assured under classes of Assurance Business, other than for the Whole Term of Life, distinguishing the sums assured under each class, and stating separately the amount assured with and Without Profits, and the total amount of Reversionary Bonuses.

*A.* *Vide* page 187.

*Q.* 5. The amount of Premiums receivable annually in respect of each such special class of Assurances, mentioned under heading No. 4, distinguishing ordinary from extra Premiums.

*A.* *Vide* page 187.

*Q.* 6. The total amount of Premiums which has been received from the commencement upon all Policies under each special class, mentioned under heading No. 4, which are in force at the date above mentioned.

*A.* *Vide* page 187.

*Q.* 7. The total amount of Immediate Annuities on Lives, distinguishing the amounts for each year of life.

*A.* *Vide* page 188.

*Q.* 8. The amount of all Annuities other than those specified under heading No 7, distinguishing the amount of Annuities payable under each class, the amount of Premiums annually receivable, and the amount of Consideration Money received in respect of each such class, and the total amount of Premiums received from the commencement upon all Deferred Annuities.

*A.* *Vide* page 188.

*Q.* 9. The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation.

*A.* The Interest credited to the Life Department in each of the five years since the last investigation corresponds to the following average rates per cent. on the Funds of this Department, viz. :—

	£. s. d.		
In 1870 to	-	-	4 12 7 per cent.
„ 1871 „	-	-	4 8 5 „
„ 1872 „	-	-	4 8 10 „
„ 1873 „	-	-	4 6 3 „
„ 1874 „	-	-	4 6 2 „

*Q.* 10. A Table of minimum values, if any, allowed for the surrender of Policies for the Whole Term of Life, and for Endowments, and Endowment Assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing and taken out at various interval ages, from the youngest to the oldest.

Separate statements to be furnished for business at other than European rates, together with a statement of the manner in which Policies on unhealthy lives are dealt with.

*A.* The amounts allowed, after three or more annual premiums have been paid, for the surrender of Policies for the Whole Term of Life, and for Endowment Assurances, are determined relatively to the net reserve which should, according to the rates of mortality and interest adopted as the basis of the Company's premium tables, be actually held in respect of each Policy which it may be proposed to surrender.

In the case of non-participating Policies, five-eighths of the net reserve is the minimum sum allowed, and in that of participating Policies the minimum is equal to two-thirds of the net reserve, exclusive of the provision for Bonuses apportioned. If Bonuses have been allocated, either by addition to the amounts assured, or by reduction of the premiums payable, the sums allowed for surrender are increased by the present values of such Bonuses.

As regards simple Endowments, if the premiums are not returnable when the death of the Assured happens before the time at which the Policies would mature, no payment for surrender is, under ordinary circumstances, considered admissible.

EXAMPLES



## ROYAL INSURANCE COMPANY—continued.

EXAMPLES of the Minimum Surrender Values of Policies for 100 *l.*, for the Whole Term of Life.

Age at Entry.	NON-PARTICIPATING POLICIES.				PARTICIPATING POLICIES.			
	Minimum Surrender Values at the End of				Minimum Surrender Values at the End of			
	5 Years.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 18 10	6 - 1	9 3 6	12 12 3	3 2 9	6 8 2	9 15 9	13 9 -
25	3 4 3	6 10 10	10 2 11	14 5 -	3 8 7	6 19 6	10 16 5	15 4 -
30	3 10 1	7 6 1	11 12 8	16 8 1	3 14 9	7 15 10	12 8 2	17 9 11
35	4 - 6	8 12 2	13 13 3	18 12 8	4 5 11	9 3 8	14 11 6	19 17 6
40	4 18 -	10 6 -	15 12 3	21 - 1	5 4 6	10 19 9	16 13 1	22 8 1
45	5 17 2	11 12 6	17 9 6	23 13 10	6 5 -	12 8 -	18 12 9	25 5 5
50	6 7 2	12 16 3	19 13 7	26 12 4	6 15 8	13 13 4	20 19 10	28 7 10

The premiums charged for assurances on lives beyond the limits of Europe are the ordinary rates increased by specific additions. Generally, the extra premium ceases to be payable in the event of the assured coming to reside in Europe. In valuations for the surrender of such assurances, some allowance is frequently made on account of the additional premium paid.

Proposals for assurances on the lives of persons whose constitutions are, from any causes, regarded as much inferior to the average healthy standard, are not entertained. If only slightly impaired, they are usually accepted at rates applicable to some more advanced age, at which the expectation of life is judged to correspond with that of the lives proposed.

The assumed ages at entry are adopted as part of the basis for the calculations which may subsequently have to be made in connection with such assurances.

## ANSWER to Question I.

ANNUAL and HALF-YEARLY PREMIUMS for an Assurance of 100 *l.*, Whole Term of Life.

## WITHOUT PARTICIPATION.

Age next Birthday.	Half-Yearly Premium.	Yearly Premium.	Age next Birthday.	Half-Yearly Premium.	Yearly Premium.	Age next Birthday.	Half-Yearly Premium.	Yearly Premium.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	- 15 10	1 11 -	31	1 3 5	2 6 -	46	1 16 2	3 10 9
16	- 16 2	1 11 9	32	1 4 -	2 7 2	47	1 17 5	3 13 3
17	- 16 6	1 12 6	33	1 4 8	2 8 5	48	1 18 10	3 15 11
18	- 17 -	1 13 4	34	1 5 4	2 9 8	49	2 - 3	3 18 8
19	- 17 4	1 14 2	35	1 6 -	2 11 -	50	2 1 9	4 1 7
20	- 17 9	1 14 11	36	1 6 8	2 12 4	51	2 3 8	4 5 3
21	- 18 3	1 15 10	37	1 7 5	2 13 9	52	2 5 7	4 9 -
22	- 18 8	1 16 9	38	1 8 2	2 15 3	53	2 7 7	4 12 10
23	- 19 2	1 17 7	39	1 9 -	2 16 10	54	2 9 8	4 16 10
24	- 19 8	1 18 7	40	1 9 10	2 18 6	55	2 12 -	5 1 4
25	1 - 2	1 19 7	41	1 10 9	3 - 3	56	2 14 6	5 6 2
26	1 - 8	2 - 7	42	1 11 9	3 2 2	57	2 17 3	5 11 5
27	1 1 2	2 1 7	43	1 12 9	3 4 2	58	3 - 1	5 17 -
28	1 1 9	2 2 8	44	1 13 10	3 6 3	59	3 3 2	6 2 10
29	1 2 3	2 3 9	45	1 14 11	3 8 5	60	3 6 5	6 9 -
30	1 2 10	2 4 10						

## WITH PARTICIPATION.

Age next Birthday.	Half-Yearly Premium.	Yearly Premium.	Age next Birthday.	Half-Yearly Premium.	Yearly Premium.	Age next Birthday.	Half-Yearly Premium.	Yearly Premium.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	- 18 1	1 15 6	31	1 6 -	2 11 -	46	1 19 4	3 16 11
16	- 18 4	1 16 -	32	1 6 7	2 12 2	47	2 - 8	3 19 6
17	- 18 9	1 16 10	33	1 7 3	2 13 5	48	2 2 1	4 2 3
18	- 19 2	1 17 8	34	1 7 11	2 14 9	49	2 3 7	4 5 2
19	- 19 7	1 18 6	35	1 8 8	2 16 2	50	2 5 2	4 8 3
20	1 - -	1 19 4	36	1 9 5	2 17 7	51	2 7 4	4 12 5
21	1 - 6	2 - 3	37	1 10 2	2 19 1	52	2 9 6	4 16 8
22	1 1 -	2 1 2	38	1 10 11	3 - 8	53	2 11 10	5 1 -
23	1 1 6	2 2 2	39	1 11 10	3 2 4	54	2 14 2	5 5 6
24	1 2 -	2 3 2	40	1 12 8	3 4 1	55	2 16 9	5 10 6
25	1 2 6	2 4 2	41	1 13 8	3 5 11	56	2 19 7	5 16 -
26	1 3 1	2 5 3	42	1 14 8	3 7 11	57	3 2 7	6 1 9
27	1 3 8	2 6 4	43	1 15 9	3 10 -	58	3 5 10	6 8 -
28	1 4 2	2 7 6	44	1 16 10	3 12 2	59	3 9 3	6 14 6
29	1 4 9	2 8 7	45	1 18 1	3 14 6	60	3 12 9	7 1 3
30	1 5 4	2 9 9						

## ROYAL INSURANCE COMPANY--continued.

## ANSWERS to Questions 2 and 3.

TOTAL AMOUNT ASSURED, Reversionary Bonuses and Premiums Receivable Annually for each Year of Life on Policies, With Profits, for the Whole Term of Life, in existence on the 31st December 1874.

A G E.	Amount Assured.	Reversionary Bonus.	PREMIUMS.	
			Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16 to 17	900 - -	- - -	16 4 -	- - -
17 " 18	1,804 3 4	- - -	33 2 5	- - -
18 " 19	1,400 - -	- - -	25 5 8	1 - -
19 " 20	5,900 - -	- - -	107 15 8	- 7 10
20 " 21	4,758 6 8	- - -	92 - -	7 19 2
21 " 22	10,550 - -	12 - -	208 12 1	24 5 -
22 " 23	16,755 - -	18 10 -	332 11 1	42 3 2
23 " 24	20,616 13 4	18 - -	430 16 9	7 17 4
24 " 25	21,020 16 8	22 10 -	435 14 3	42 1 -
25 " 26	29,191 12 4	85 10 -	628 7 1	19 6 -
26 " 27	48,000 - -	46 10 -	1,039 4 9	117 2 5
27 " 28	48,950 - -	124 10 -	1,072 11 3	57 2 8
28 " 29	58,847 10 -	345 12 6	1,306 8 8	161 12 5
29 " 30	76,212 10 -	591 4 2	1,727 14 9	110 16 2
30 " 31	92,910 7 10	728 17 6	2,161 6 1	161 14 1
31 " 32	83,451 13 4	1,023 4 10	1,962 12 1	123 19 7
32 " 33	145,197 7 11	1,993 15 -	3,446 2 -	253 13 6
33 " 34	124,775 10 5	2,355 12 6	2,989 11 4	154 5 7
34 " 35	150,550 8 4	4,758 1 11	3,551 5 5	222 3 2
35 " 36	178,386 2 4	4,190 - -	4,389 5 4	526 19 -
36 " 37	179,512 10 -	5,115 17 11	4,424 11 -	329 2 11
37 " 38	217,833 6 9	5,703 12 6	5,596 8 2	500 9 9
38 " 39	189,879 5 7	5,166 15 -	4,817 5 5	239 11 3
39 " 40	187,489 11 8	6,330 2 1	4,905 15 3	446 10 5
40 " 41	209,004 3 4	8,113 7 6	5,476 19 4	413 2 5
41 " 42	192,190 19 5	8,778 13 9	4,861 12 6	221 10 5
42 " 43	181,180 11 2	8,026 10 10	4,952 6 3	178 8 2
43 " 44	217,374 2 4	9,478 6 8	5,934 15 7	414 2 6
44 " 45	218,308 6 8	10,319 12 6	6,370 1 8	226 1 10
45 " 46	234,979 18 -	14,237 3 4	6,879 18 10	248 7 5
46 " 47	226,268 7 10	13,350 16 10	6,603 15 7	193 14 7
47 " 48	215,583 15 -	10,844 14 6	6,538 9 11	257 18 1
48 " 49	214,770 15 4	12,893 19 2	6,654 15 8	211 1 6
49 " 50	210,118 18 2	14,352 6 8	6,542 11 9	167 13 3
50 " 51	218,328 5 6	13,686 16 3	6,854 8 1	206 12 -
51 " 52	138,665 11 4	10,554 3 9	4,561 11 11	112 10 7
52 " 53	163,426 16 1	13,123 13 -	5,425 7 -	364 9 10
53 " 54	115,149 19 -	8,992 2 6	3,929 10 3	52 7 4
54 " 55	120,759 19 -	9,702 - 4	4,227 8 6	135 7 1
55 " 56	114,014 19 -	9,006 1 11	3,949 9 3	124 15 6
56 " 57	128,273 10 -	9,777 2 6	4,640 9 4	76 1 -
57 " 58	101,259 13 10	11,173 15 -	3,836 18 -	55 16 7
58 " 59	81,452 13 10	6,934 17 -	3,278 14 5	51 14 10
59 " 60	89,870 6 11	8,599 2 1	3,551 16 11	243 3 2
60 " 61	76,513 15 10	8,917 18 4	2,968 17 4	5 17 3
61 " 62	80,097 - 4	5,785 16 6	3,034 15 -	30 - -
62 " 63	51,213 7 11	6,541 16 8	2,106 11 1	7 - -
63 " 64	73,274 12 4	7,520 9 8	3,353 11 6	35 18 9
64 " 65	38,499 13 4	3,698 11 -	1,743 12 6	51 11 4
65 " 66	33,525 6 8	2,996 15 -	1,459 19 9	25 - 1
66 " 67	31,025 1 4	3,955 7 6	1,413 11 -	6 12 5
67 " 68	26,339 19 -	3,204 - -	1,385 - 10	3 6 2
68 " 69	26,025 7 11	2,733 19 4	1,390 15 5	- 11 7
69 " 70	18,955 - -	2,054 3 -	1,090 16 3	176 7 10
70 " 71	13,225 - -	588 - 10	545 8 3	4 15 7
71 " 72	6,225 - -	1,093 15 10	370 2 6	- - -
72 " 73	7,190 - -	397 10 -	420 11 11	- - -
73 " 74	5,850 - -	994 - -	368 14 8	- - -
74 " 75	5,166 13 4	542 - -	311 4 8	2 10 -
75 " 76	3,558 6 8	750 4 2	230 9 1	- - -
76 " 77	5,866 13 4	1,262 10 -	324 10 5	- - -
77 " 78	1,600 - -	202 10 -	107 13 2	- - -
78 " 79	1,200 - -	178 - -	96 13 8	- 5 8
79 " 80	4,500 - -	507 10 -	165 4 11	- - -
80 " 81	1,000 - -	435 - -	47 19 2	- - -
81 " 82	1,000 - -	- - -	59 - 10	- - -
82 " 83	1,000 - -	103 10 -	82 13 3	- - -
83 " 84	200 - -	59 - -	14 14 6	- - -
TOTAL - - - £.	5,798,806 6 3	305,046 19 10	173,973 18 5	7,854 12 9

## ROYAL INSURANCE COMPANY—continued.

## ANSWERS to Questions 2 and 3—continued.

AL AMOUNT ASSURED, and Premiums Receivable Annually for each Year of Life on Policies, Without Profits, for the Whole Term of Life, in existence on the 31st December 1874.

A G E.	Amount Assured.	PREMIUMS.		A G E.	Amount Assured.	PREMIUMS.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
16 -	400 - -	6 4 -	—	51 to 52 -	31,484 14 2	1,007 14 8	187 14 1
17 -	1,350 - -	21 17 1	—	52 „ 53 -	18,214 15 10	571 17 3	37 1 3
18 -	200 - -	3 6 8	—	53 „ 54 -	29,569 2 4	1,048 4 5	6 11 -
20 -	500 - -	8 11 7	—	54 „ 55 -	27,159 14 5	924 8 3	47 3 6
21 -	400 - -	6 10 8	—	55 „ 56 -	27,856 2 3	1,115 7 7	85 2 9
22 -	200 - -	3 11 8	—	56 „ 57 -	17,303 9 7	673 11 10	15 5 8
23 -	400 - -	7 4 1	3 5 6	57 „ 58 -	27,510 18 9	1,010 2 4	42 1 -
24 -	2,200 - -	41 - -	5 - -	58 „ 59 -	16,249 5 5	570 10 3	18 2 6
25 -	5,633 6 8	105 10 6	—	59 „ 60 -	16,171 2 11	618 8 8	14 3 8
26 -	1,250 - -	24 14 10	9 3 11	60 „ 61 -	17,980 14 7	814 10 10	6 16 6
27 -	4,462 10 -	89 1 4	17 15 6	61 „ 62 -	12,976 12 4	563 17 2	7 16 -
28 -	10,800 - -	222 18 2	85 12 -	62 „ 63 -	15,943 2 1	718 17 11	17 17 5
29 -	12,305 11 1	257 5 3	66 18 6	63 „ 64 -	13,333 6 8	601 12 -	130 - -
30 -	8,945 16 8	179 1 -	43 6 8	64 „ 65 -	13,167 10 -	602 6 -	39 15 -
31 -	8,700 - -	181 17 -	75 1 4	65 „ 66 -	6,950 - -	387 8 2	2 17 8
32 -	21,050 - -	469 1 1	173 17 4	66 „ 67 -	14,169 15 10	641 4 3	—
33 -	15,800 - -	382 1 10	111 - -	67 „ 68 -	5,056 12 4	261 10 11	—
34 -	21,533 10 2	481 8 7	104 8 -	68 „ 69 -	10,050 - -	525 15 9	4 8 3
35 -	19,911 2 10	436 5 10	53 12 -	69 „ 70 -	6,809 19 7	369 - -	29 16 8
36 -	18,420 10 5	424 19 7	84 5 6	70 „ 71 -	7,469 15 10	468 11 6	—
37 -	20,013 4 7	462 16 4	49 17 4	71 „ 72 -	8,662 10 -	613 2 4	—
38 -	12,293 2 6	283 16 8	52 11 -	72 „ 73 -	1,900 - -	146 11 8	- 18 9
39 -	34,015 14 7	830 12 10	191 6 8	73 „ 74 -	3,100 - -	216 19 2	—
40 -	35,763 10 10	853 3 8	87 19 4	74 „ 75 -	5,141 12 4	395 5 11	- 9 8
41 -	37,819 7 6	911 2 6	84 3 11	75 „ 76 -	2,933 6 8	280 - 5	—
42 -	32,934 15 10	864 3 1	228 5 -	76 „ 77 -	1,459 7 6	94 6 1	4 2 7
43 -	32,177 10 6	829 13 2	86 11 5	77 „ 78 -	800 - -	51 2 7	—
44 -	35,485 8 4	934 9 3	34 3 -	78 „ 79 -	400 - -	26 12 10	--
45 -	23,418 19 2	634 11 8	20 8 -	79 „ 80 -	5,400 - -	408 4 7	—
46 -	18,177 4 10	465 15 4	46 17 2	81 „ 82 -	350 - -	22 1 -	—
47 -	45,084 4 -	1,345 11 9	29 8 11	82 „ 83 -	300 - -	29 13 4	—
48 -	28,565 8 4	793 12 9	6 3 -	83 „ 84 -	100 - -	7 17 6	—
49 -	64,640 10 5	2,010 10 3	142 5 6				
50 -	35,051 11 3	1,049 6 6	75 7 8				
51 -	30,158 1 2	949 6 5	32 6 -	TOTAL - £.	1,002,095 2 1	32,313 9 1	2,699 4 1



ROYAL INSURANCE COMPANY—*continued.*ANSWERS to Questions 2 and 3—*continued.*

Re-Assurances for the Whole Term of Life in existence on 31st December 1874.

## ON POLICIES WITH PROFITS.

A G E.	Amount		Reversionary		PREMIUMS.	
	Re-Assured.		Bonus.		Ordinary.	Extra.
	£.	s. d.	£.	s. d.	£. s. d.	£. s. d.
20 to 21	500	—	—	—	7 16 8	—
29 „ 30	2,500	—	—	—	45 6 3	—
31 „ 32	1,000	—	—	—	23 11 8	2 7 2
32 „ 33	4,000	—	—	—	88 17 6	—
34 „ 35	17,000	—	—	—	302 12 6	—
35 „ 36	1,000	—	—	—	25 10 —	14 — —
36 „ 37	2,000	—	—	—	32 8 4	—
37 „ 38	9,750	—	—	—	238 12 11	—
38 „ 39	6,000	—	—	—	131 — —	—
39 „ 40	4,000	—	—	—	105 6 8	15 — —
40 „ 41	7,000	—	—	—	179 12 6	40 — —
42 „ 43	1,000	—	—	—	29 18 4	—
43 „ 44	9,000	—	—	—	218 4 2	—
44 „ 45	8,000	—	—	—	228 10 10	—
45 „ 46	12,500	—	—	—	343 1 3	—
46 „ 47	5,000	—	—	—	120 18 4	—
47 „ 48	10,500	—	—	—	322 11 3	—
48 „ 49	9,500	—	—	—	261 17 6	—
49 „ 50	14,000	—	—	—	390 10 10	—
50 „ 51	23,500	—	570 18 11	—	597 11 8	42 10 —
51 „ 52	4,000	—	93 16 —	—	152 8 4	—
52 „ 53	4,000	—	278 1 11	—	135 14 2	40 — —
53 „ 54	2,000	—	—	—	57 — —	—
55 „ 56	2,000	—	—	—	52 4 2	—
56 „ 57	500	—	167 11 2	—	12 2 1	—
57 „ 58	3,000	—	—	—	79 14 4	—
59 „ 60	13,000	—	367 1 3	—	499 1 3	135 19 4
60 „ 61	7,750	—	159 7 6	—	193 14 6	—
61 „ 62	19,000	—	—	—	653 3 4	—
63 „ 64	4,000	—	—	—	185 5 10	52 — —
65 „ 66	1,000	—	—	—	32 2 7	—
66 „ 67	499	—	117 11 2	—	17 1 2	—
67 „ 68	1,000	—	—	—	38 1 3	—
69 „ 70	2,500	—	—	—	170 — —	51 5 —
70 „ 71	3,500	—	—	—	123 10 6	—
73 „ 74	3,500	—	—	—	207 1 8	—
76 „ 77	500	—	167 11 —	—	22 1 3	—
TOTAL — — £.	217,499	—	1,921 18 11	—	6,324 5 7	393 1 6

## ON POLICIES WITHOUT PROFITS.

A G E.	Amount		PREMIUMS.	
	Re-Assured.		Ordinary.	Extra.
	£.	s. d.	£. s. d.	£. s. d.
31 to 32	1,000	—	22 19 2	—
35 „ 36	1,250	—	31 13 4	17 10 —
40 „ 41	1,000	—	23 1 8	—
42 „ 43	1,000	—	23 14 2	—
46 „ 47	6,300	—	191 10 11	—
47 „ 48	1,000	—	35 7 6	—
48 „ 49	19,500	—	639 16 8	32 10 —
49 „ 50	1,500	—	35 6 5	—
51 „ 52	3,300	—	93 11 4	—
53 „ 54	2,000	—	72 12 6	—
57 „ 58	4,100	—	147 12 11	—
58 „ 59	1,500	—	34 12 6	—
59 „ 60	1,000	—	25 7 6	—
62 „ 63	2,773	—	104 16 8	3 12 —
63 „ 64	2,000	—	67 10 —	—
65 „ 66	500	—	28 15 —	—
66 „ 67	6,000	—	264 5 —	—
68 „ 69	500	—	20 7 11	—
69 „ 70	500	—	15 17 11	—
70 „ 71	2,200	—	140 19 8	—
71 „ 72	1,000	—	78 15 —	—
TOTAL — — £.	59,923	—	2,098 13 9	53 12 —

ROYAL INSURANCE COMPANY—*continued.*

## ANSWERS to Questions 4, 5, and 6.

TOTAL AMOUNTS ASSURED, Reversionary Bonuses, Premiums Annually Receivable, and Total Premiums received under Special Classes of Assurance Business.

## POLICIES WITH PROFITS.

CLASS OF ASSURANCE.	Amount Assured.		Reversionary Bonus.		PREMIUMS.				Total Premiums Received.	
					Ordinary.		Extra.			
ASSURANCES.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.
Increasing and Decreasing Premiums	13,000	— —	992	10 —	450	14 7	20	5 —	3,691	14 5
Limited Number of Premiums —	43,200	— —	2,696	5 —	1,214	19 1	19	15 —	17,493	18 3
Premiums Paid up — — —	2,561	17 4	204	6 —	—	—	—	—	1,698	5 5
Endowment Assurances — — —	264,865	— —	12,367	12 —	11,366	5 8	85	19 8	91,020	18 —
Joint Lives — — — — —	17,915	13 4	1,725	— —	773	13 4	3	17 3	9,984	9 2
Last Survivor — — — — —	18,675	— —	1,158	17 6	323	16 4	—	—	8,151	15 9
Contingent — — — — —	250	— —	9	— —	4	11 3	—	—	64	3 —
TOTAL ASSURANCES — — £.	360,467	10 8	19,153	10 6	14,134	— 3	129	16 11	127,105	4 —

## POLICIES WITHOUT PROFITS.

CLASS OF ASSURANCE.	Amount Assured.		PREMIUMS.				Total Premiums Received.	
			Ordinary.		Extra.			
ASSURANCES.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.
Increasing Premiums - - - -	6,260	- -	179	8 6	8	8 -	2,367	11 6
Limited Number of Premiums - - -	12,250	- -	369	16 7	18	15 -	5,327	12 4
Complete Policies - - - -	96,252	10 -	4,263	11 6	363	3 9	15,420	- 2
Premiums Paid up - - - -	16,097	5 1	-	-	-	-	8,901	3 8
Endowment Assurances - - - -	107,639	11 3	5,574	6 7	49	3 11	30,933	15 7
Joint Lives - - - -	18,978	19 2	1,033	15 3	-	-	10,711	17 10
Last Survivor - - - -	28,861	13 4	573	8 6	-	-	5,197	4 4
Contingent - - - -	32,730	- -	588	8 7	-	-	4,006	5 -
Short Term - - - -	89,270	16 8	1,694	8 11	94	18 8	4,695	1 -
Sums Payable at a Fixed Term - - -	3,000	- -	25	- -	-	-	1,069	17 -
	411,340	15 6	14,302	4 5*	534	9 4	88,630	8 5
CHILDREN'S ENDOWMENTS.								
Without Return of Premium - - -	10,243	5 1	194	4 4	-	-	4,813	12 5
With Return of Premium - - - -	38,666	8 8	1,706	15 6	-	-	12,986	14 6
	48,909	13 9	1,900	19 10	-	-	17,800	6 11
TOTAL ASSURANCES and } ENDOWMENTS - - - } - £.	460,250	9 3	16,203	4 3	534	9 4	106,430	15 4

RE-ASSURANCES Corresponding to the Statement of Special Classes on Policies Without Profits.

C L A S S.	Amount Re-Assured.	PREMIUMS.			Total Premiums Paid.
		Ordinary.	Extra.		
	£. s. d.	£. s. d.	£. s. d.		£. s. d.
Increasing Premiums - - - - -	1,500 - -	44 - -	- -		913 5 -
Complete Policies - - - - -	100 - -	- - -	- -		35 5 8
Premiums Paid up - - - - -	156 - -	- - -	- -		93 - 8
Joint Lives - - - - -	4,000 - -	242 8 4	- -		3,491 2 6
Contingent - - - - -	4,586 13 4	148 4 1	- -		741 - 5
Short Term - - - - -	36,333 - -	680 19 4	10 - -		1,558 6 4
TOTAL - - - £.	46,675 13 4	1,115 11 9	10 - -		6,832 - 7

ROYAL INSURANCE COMPANY—*continued.*

## ANSWER to Question 7.

TOTAL AMOUNT of Immediate Annuities on Single Lives in existence 31st December 1874.

AGE.	Amount of Annuities.	AGE.	Amount of Annuities.	AGE.	Amount of Annuities.
	£. s. d.		£. s. d.		£. s. d.
31 to 32 - -	2 14 4	Brought forward -	1,224 10 -	Brought forward -	9,302 13 3
34 „ 35 - -	5 - -	56 to 57 - -	74 14 9	74 to 75 - -	488 8 4
38 „ 39 - -	50 - -	57 „ 58 - -	332 17 -	75 „ 76 - -	2,130 12 3
40 „ 41 - -	41 15 6	58 „ 59 - -	341 8 10	76 „ 77 - -	849 12 2
42 „ 43 - -	61 15 6	59 „ 60 - -	482 5 8	77 „ 78 - -	457 8 -
43 „ 44 - -	8 6 6	60 „ 61 - -	176 17 2	78 „ 79 - -	411 12 6
44 „ 45 - -	121 9 11	61 „ 62 - -	247 7 7	79 „ 80 - -	451 11 1
45 „ 46 - -	26 1 3	62 „ 63 - -	312 18 3	80 „ 81 - -	273 11 3
46 „ 47 - -	27 12 11	63 „ 64 - -	165 11 2	81 „ 82 - -	372 10 1
47 „ 48 - -	12 5 10	64 „ 65 - -	274 8 3	82 „ 83 - -	446 1 7
48 „ 49 - -	40 - -	65 „ 66 - -	693 16 2	83 „ 84 - -	108 4 9
49 „ 50 - -	29 12 4	66 „ 67 - -	810 2 8	84 „ 85 - -	94 - -
50 „ 51 - -	82 - 4	67 „ 68 - -	769 8 2	85 „ 86 - -	41 19 1
51 „ 52 - -	153 16 8	68 „ 69 - -	410 8 2	87 „ 88 - -	55 18 6
52 „ 53 - -	130 - 3	69 „ 70 - -	638 5 7	88 „ 89 - -	99 - -
53 „ 54 - -	66 3 9	70 „ 71 - -	917 3 9	89 „ 90 - -	50 - -
54 „ 55 - -	71 17 8	71 „ 72 - -	530 - -	91 „ 92 - -	43 5 6
55 „ 56 - -	293 17 3	72 „ 73 - -	522 9 3	93 „ 94 - -	34 10 -
56 „ 57 - -	378 2 10	73 „ 74 - -	378 2 10		
Forward - -	1,224 10 -	Forward - -	9,302 13 3	TOTAL - - £.	15,710 18 4

## ANSWER to Question 8.

ANNUITIES other than those specified in Question 7.

CLASS.	Amount of Annuities.	Annual Premiums.	Total Amount of Annual Premiums Received.	Consideration Money.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Temporary - - - - -	200 - -	- - -	- - -	1,675 5 10
Till Death of Survivor - - - - -	3,251 18 4	- - -	- - -	41,558 17 5
Contingent - - - - -	1,306 2 3	89 6 -	830 5 4	400 - -
Deferred - - - - -	400 - -	117 16 6	2,736 15 4	- -
£.	5,158 - 7	207 2 6	3,567 - 8	43,634 3 3

Jno. H. McLaren, Manager.  
 Ralph Brocklebank, Deputy Chairman.  
 Thos. Bouch, } Directors.  
 Mich. Belcher, }



## BRITISH EQUITABLE ASSURANCE COMPANY.

BALANCE SHEET and REVENUE ACCOUNT for the Year ending 31st January 1875.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the British Equitable Assurance Company for the Year ending 31st January 1875.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	355,202	9	11	Claims under Policies (after deduction of Sums Re-assured), viz. :—			
Premiums	108,005	3	7	Death Claims	£. 34,462	3	5
				Matured Policies	4,049	14	3
Consideration for Annuities granted	—			Surrenders			38,512
Interest and Dividends	14,232	9	11	Annuities			1,900
Other Receipts:				Commission			76
Deposits, Fines, and Fees	174	12	1	Expenses of Management (including Extension Expenses)			8,898
				Dividends and Bonuses to Shareholders			5
				Other Payments:			25,334
				Bad Debts			15
				Amount of Funds at the end of the Year, as per Second Schedule			2,500
£.	477,614	15	6		£.	477,614	15

Note 1.—Companies having separate accounts for annuities to return the particulars of their annuity business in a separate statement.

Note 2.—Items in this, and in the accounts in the Third and Fifth Schedules, should be the net amounts after deduction of the amounts paid and received in respect of Re-assurances.

Audited by us, and found correct,

H. Gould Sharp,  
Charles Brown,  
James Clarke,

} Auditors.

F. J. Hartley, Chairman.

Geo. Thos. Dale,

J. M. Hare,

W. S. Gover, Manager.

} Directors.

## SECOND SCHEDULE.

BALANCE SHEET of the British Equitable Assurance Company on the 31st of January 1875.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid up - £. 39,961	5	5		Mortgages on Property within the United Kingdom	139,004	8	4
				Do. - - do. - - out of the United Kingdom	—		
Assurance Fund - - - 360,314	1	4		Loans on the Company's Policies - - - -	12,596	15	7
				Investments :			
Annuity Fund - - - - -				In British Government Securities - - -	—		
				Indian and Colonial Government Securities	57,411	14	1
Other Funds - - - - -				Foreign Government - - do.	—		
				Railway and other Debentures and Debenture			
				Stocks - - - - -	—		
				Do. Shares (Preference and Ordinary) -	30,377	14	10
Total Funds, as per First Schedule - -	400,275	6	9	House Property - - - - -	5,300		
Claims admitted, but not paid† - - -	2,530	3	5	Other Investments :			
				Ground Rents‡ - - - - -	115,901	6	10
Other Sums owing by the Company† :				Loans upon Personal Security - - - - -	—		
Sundry Persons - - - - -	263	10	7	Agents' Balances - - - - -	20,599	8	11
				Outstanding Premiums - - - - -	—		
				Do. Interest - - - - -	—		
Depreciation Fund - - - - -	6,712	2	11	Cash :			
				On Deposit - - - - £. 24,020	4		
				In hand and on Current Account 3,486	16	5	
					27,507		5
				Other Assets :			
				Loans to Clerks - - - - -	82	14	8
				Furniture, Fittings, &c. - - - - -	1,000		
£.	409,781	3	8	£.	409,781	3	8

\* Not due at date of account.

† These items are included in the corresponding items in the First Schedule.

‡ £. 110,442. 0. 9. of which are freehold ground rents.

Audited by us, and found correct,

H. Gould Sharp,  
Charles Brown,  
James Clarke,

} Auditors.

F. J. Hartley, Chairman.

Geo. Thos. Dale,

J. M. Hare,

W. S. Gover, Manager.

} Directors.

## LIFE ASSOCIATION OF SCOTLAND.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Life Association of Scotland for the Year ending 5th April 1875.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	-	1,627,158	6 8	Claims under Policies, after deduction of Sums Re-assured	-	146,089	18 3
Premiums (less Re-assurances)	£. 288,005	11 8		Claims under Policies payable on the Survivance of the Lives	-	1,826	- -
Consideration for Annuities granted	-	12,827	3 2	Surrenders	-	6,447	7 10
Interest and Dividends	-	74,913	- 5	Annuities	-	17,386	4 9
				Commission	-	12,802	13 7
				Expenses of Management	-	28,621	- 7
				Dividends to Shareholders and Interest on Paid-up Capital	-	8,261	7 2
Profit on Investments realised	-	2,349	4 11	Other Payments :			
				Cash Bonuses to existing Policy-holders	-	39,499	9 3
				Income Tax	-	412	19 -
				Sum written off Value of House Property	-	589	- -
				Amount of Funds at the end of the Year, as per Second Schedule	-	1,743,817	6 5
£.	2,005,253	6 10		£.	2,005,253	6 10	

## SECOND SCHEDULE.

BALANCE SHEET of the Life Association of Scotland on the 5th April 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, paid up	-	87,500	- -	Mortgages on Property within the United Kingdom	688,758	11 10	
Assurance and Annuity Fund	-	1,655,817	6 5	Mortgages on Property out of the United Kingdom	-	-	-
Total Funds, as per First Schedule	-	1,743,317	6 5	Loans on the Association's Policies	200,196	16 1	
				Investments :			
Claims admitted or intimated, but not due	-	76,149	7 10	In British Government Securities	873	13 3	
Annuities due, but not applied for	-	183	5 2	Indian and Colonial Government Securities	107,728	11 3	
				United States Government	19,813	18 6	
				Railway and other Debentures and Debenture Stocks	214,794	5 5	
				Railway Rent Charge, Guaranteed and Preference Stocks	173,953	2 9	
				House Property	107,530	17 8	
				Annuities Purchased	22,055	14 3	
				Stock of this Association, purchased under their Act of Parliament, 16 & 17 Vict. c. 124 (10 l. 16 s. 10 d. per Share)	35,174	- -	
				Loans on Personal Security	19,978	7 2	
				Loans on Statutory Public Rates	19,912	14 11	
				Loans on Railway Preference and Guaranteed Stocks, Bank, and other Stocks	16,542	12 4	
				Office Furniture and Stamps	1,201	19 10	
				Agents' Balances (since paid)	1,179	7 10	
				Outstanding Premiums (do.)	99,747	9 3	
				Outstanding Interest and Rent (do.)	109	3 8	
				Interest accrued, but not yet payable	22,291	5 9	
				Cash :			
				On Deposit in Banks	£. 41,717	18 3	
				On Current Bank Accounts	26,089	9 5	
					67,807	7 8	
£.	1,819,649	19 5		£.	1,819,649	19 5	

*Arch. Hope, Chairman.  
Philip Kelland, Director.  
James Walker, Director.  
John Fraser, Manager.*

19th October 1875.—The above Statements exhibit a correct Abstract of the Revenue and Expenditure for the Year to 5th April 1875, and Balance Sheet at the close of said Year.

*William Wood, Auditor.*

## UNIVERSITY LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

## REVENUE ACCOUNT for Year up to 1st May 1875.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of Year, as on 1st May 1875	945,457	18	10	Claims, Policies - - - -	58,000	-	-			
Profits (no Re-assurances)	53,114	3	-	Do. Additions - - - -	28,387	15	-	86,387	15	-
Dividends and Interest	44,302	3	10	Surrenders - - - -	-	-	-	4,175	18	7
Receipts:				Additions to Policies purchased	-	-	-	335	10	-
Fines for Renewal of Policies	82	4	4	Commission - - - -	-	-	-	486	17	8
Assignment of Policy Fees	10	-	-	Expenses of Management	-	-	-	5,546	6	4
Profit on Stock sold	2,109	8	-	Interest paid to Shareholders	-	-	-	1,373	-	-
	2,201	12	4	Bonuses applied in reduction of Premium	-	-	-	1,231	7	11
Reduced Value of Funded and other Property, as on 3rd May 1875	35,684	14	6	Income and Property Tax	-	-	-	388	11	8
	£. 1,080,760	12	6	Amount of Funds at end of Year, as per Schedule	-	-	-	980,835	5	4
					£. 1,080,760	12	6			

*J. Copley Wray*, Chairman and Managing Director.  
*Edwd. M. Buller*,  
*Spencer H. Walpole*, } Directors.  
*Charles McCabe*, Secretary.

## SECOND SCHEDULE.

## BALANCE SHEET of the University Life Assurance Society on 1st May 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital	29,900	-	-	Mortgages on Property in the United Kingdom	279,236	12	10
Reserve Fund for Rent Charges	8,061	13	10	Do. do. out of do.	-	-	Nil.
Reserve Fund	942,373	11	6	Loans on Society's Policies within their Surrender Value	54,103	15	4
Fund, as per First Schedule	980,835	5	4	Loans on Society's Shares	1,925	-	-
				Do. do. Policies with Personal Security	118,258	8	3
Dividends admitted but not paid	38,918	10	-	Investments:			
Dividends due to Shareholders	2,527	9	11	In British Government Securities	100,778	7	5
Salaries due (one month)	400	-	-	" Bank of England Stock	35,999	8	-
	41,845	19	11	" Indian Railway Stocks	220,498	1	-
				" British Railway Preference Stocks	183,441	14	-
				" Freeholds at Woolwich and Pall Mall	14,088	10	6
				" Government Leaseholds (Rent Charges)	31,296	8	7
				" Loans under Tithe Commutation Act	471	17	4
				" Reversionary Interest, Company's Shares	6,355	-	-
				Premiums due	3,169	13	2
				Interest due	3,808	-	10
				Do. accrued but not due	5,462	-	-
				Cash in hand and on current account	13,788	13	-
	£. 1,022,681	5	3		£. 1,022,681	5	3

*J. Copley Wray*, Chairman and Managing Director.  
*Edwd. M. Buller*,  
*Spencer H. Walpole*, } Directors.  
*Charles McCabe*, Secretary.



## UNIVERSITY LIFE ASSURANCE SOCIETY—continued.

## FIFTH SCHEDULE.

## STATEMENT respecting the Valuation of the Liabilities under the University Life Assurance Society.

Question 1.—The date up to which the Valuation is made.

Answer.—1st May 1875.

Q. 2.—The principles upon which the Valuation and Distribution of Profits among the Policy-holders are made, and whether principles were determined by the Instrument constituting the Company, or by its Regulations, or Bye-laws, or otherwise.

A.—The principles on which the Valuation is made are determined by the Directors; the Policies are valued separately by a pro

Table, deducible from the Office Premiums, according to the years and months they have been in force, by the formula  $\frac{Px+n-Px}{Px+n+d}$

$Px$  and  $Px+n$  represents the Office Premiums at the ages  $x$  and  $x+n$  respectively. The Distribution of Profits is regulated by the Bye of the Society, which provide that the Profits arising from the Assurance Fund shall be appropriated by giving 1-10th to the Proprietors 9-10ths to be applied as a Reversionary Bonus to those Policies entitled to participate in Profits at a uniform Percentage on the amount assured for each year since the last Valuation. The Bonus so allotted can be retained as an addition to the Policy, or may, if desired, be converted into an equivalent reduction of the future Annual Premium, or taken in a present payment in cash.

Q. 3.—The Table or Tables of Mortality used in the Valuation.

A.—For the Valuation of the ordinary Assurances of sums payable at death, which, form the great bulk of the office liabilities, calculations were made on the basis of a Table of Mortality agreeing with the published rates of Premium, on the assumption of 4 per Cent. interest.

Q. 4.—The rate or rates of Interest assumed in the calculations.

A.—The rate of Interest assumed in the calculations is 3 per cent.

Q. 5.—The proportion of the Annual Premium, if any, reserved as a provision for future Expenses and Profits.

A.—The rate of Mortality assumed in the Tables of Premiums is greater than is expected to occur. The rate of interest assumed is less than is expected to be received. From these sources an ample provision is made for future Expenses and Profit.

Q. 6.—The Consolidated Revenue Account since the last Valuation.

A.—Vide Return, page 193.

Q. 7.—The Liabilities of the Company under Life Policies and Annuities at the date of the Valuation, showing the number of Policies, the amount Assured, and the amount of Premiums payable annually, under each class of Policies, both with and without Participating Profits; and also the net Liabilities and Assets of the Company, with the amount of surplus or deficiency.

A.—Vide Return, pages 193 and 194.

Q. 8.—The time during which a Policy must be in force in order to entitle it to share in the Profits.

A.—Participates at the next division of Profits after the date of the Policy; but the Bonus is not available until Five Years have been completed, and Six Payments of Premium made. If the Policy becomes a claim before Six Payments of Premium have been made, the addition declared is forfeited.

Q. 9.—The results of the Valuation, showing—1st. The total amount of Profit made by the Company; 2nd. The amount of Profit divided among the Policy-holders, and the number and amount of the Policies which participated; 3rd. Specimens of Bonuses allotted to Policies for 100 £ effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for Five Years, Ten Years upwards, at intervals of Five Years respectively, together with the amounts apportioned under the various modes in which the Bonus might be received.

A.—1st. The total amount of Profit for the Five Years ending 1st May 1875, was 157,568 £. 10 s. 6 d. 2nd. The amount divided 100,972 £. 4 s. 7 d., and the number of Policies which participated was 1,482. The amount assured thereby was 1,706,070 £. 11 s. 6 d. Additions, 362,338 £. 1 s. 9 d., making together the sum of 2,068,408 £. 13 s. 2 d. 3rd. The following are specimens of Bonuses allotted to Policies for 100 £ each, and the amounts apportioned under the various modes in which the same might be received.

NUMBER OF YEARS IN FORCE													
Age at Entry.	5			10			15			20			Permanent Reduction of Premium.
	Reversionary Addition.	Cash.	Permanent Reduction of Premium.	Reversionary Addition.	Cash.	Permanent Reduction of Premium.	Reversionary Addition.	Cash.	Permanent Reduction of Premium.	Reversionary Addition.	Cash.	Permanent Reduction of Premium.	
20	£. s. d. 10 - -	£. s. d. 2 17 8	£. s. d. - 4 6	£. s. d. 10 - -	£. s. d. 3 3 10	£. s. d. - 5 1	£. s. d. 10 - -	£. s. d. 3 10 3	£. s. d. - 5 8	£. s. d. 10 - -	£. s. d. 3 17 4	£. s. d. - 6	
30	£. s. d. 10 - -	£. s. d. 3 10 3	£. s. d. - 5 8	£. s. d. 10 - -	£. s. d. 3 17 4	£. s. d. - 6 5	£. s. d. 10 - -	£. s. d. 4 5 9	£. s. d. - 7 4	£. s. d. 10 - -	£. s. d. 4 15 4	£. s. d. - 8	
40	£. s. d. 10 - -	£. s. d. 4 5 9	£. s. d. - 7 4	£. s. d. 10 - -	£. s. d. 4 15 4	£. s. d. - 8 9	£. s. d. 10 - -	£. s. d. 5 5 -	£. s. d. - 10 6	£. s. d. 10 - -	£. s. d. 5 14 11	£. s. d. - 12	
50	£. s. d. 10 - -	£. s. d. 5 5 -	£. s. d. - 10 6	£. s. d. 10 - -	£. s. d. 5 14 11	£. s. d. - 12 8	£. s. d. 10 - -	£. s. d. 6 5 10	£. s. d. - 15 8	£. s. d. 10 - -	£. s. d. 6 17 2	£. s. d. - 1	

## UNIVERSITY LIFE ASSURANCE SOCIETY—continued.

## ANSWER to Question 6.

CONSOLIDATED REVENUE ACCOUNT of the University Life Assurance Society for Five Years, commencing 1st May 1870, and ending 1st May 1875.

	£.	s.	d.		£.	s.	d.
at of Funds at beginning of the period, 1st May	943,315	14	4	Claims—Policies	£. 291,899		
ams (no Re-assurances)	269,119	-	9	„ Additions	120,354	6	-
nds and Interest	220,555	17	8	Surrenders			412,253 6 -
for Renewal of Policies	457	18	10	Additions Purchased			8,892 11 6
on Stock sold	3,285	11	11	Commission			10,381 17 -
ved Value of Funded and other Property, as taken				Expenses of Management			2,444 2 11
st May 1875	35,684	14	6	Annuities in lieu of Bonus			26,266 17 10
				Interest and Bonus paid to Shareholders			6,714 8 1
				Income and Property Tax			21,104 10 -
				Amount of Funds at end of the period			3,525 9 4
	£. 1,472,418	8	-				980,835 5 4
					£. 1,472,418	8	-

## ANSWER to Question 7.

SUMMARY and VALUATION of the Policies of the University Life Assurance Society, as on 30th April 1875.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if ascertained.	By the Table which yields the Premium charged for the Assurances. Interest 3 per Cent.			
		£.	£. s. d.		£.	£.	£.	
<b>—WITH PARTICIPATION IN PROFITS.</b>								
ances for the Whole Term of Life -	1,404	1,935,146·870	48,470 12 9		1,256,200·838	569,710·130	687,810·103	
o. Premiums paid in full -	70	122,976·287	- - -		- - -	- - -	89,732·353	
o. Limited payment of Premiums	8	10,285·500	694 6 5		5,803·964	3,876·499	1,927·465	
Premium for Residence out of ope	-	-	515 10 -		-	-	-	
	1,482	2,068,408·657	49,680 9 3					
<b>—WITHOUT PARTICIPATION IN PROFITS.</b>								
ances for the Whole Term of Life -	26	39,100	1,180 3 5		-	-	-	
o. on Joint Lives -	9	10,200	188 17 8		18,750·885	14,221·444	4,529·441	
o. for Short Periods	4	3,200	52 14 9		1,924·478	1,071·412	853·066	
ment Assurance -	2	1,400	93 7 6		182·837	156·472	26·365	
Premium for Residence out of ope	-	-	2 - -		1,107·920	681·667	428·253	
	41	53·900	1·517 3 4					
participation in Profits -	1,482	2,068,408·657	49,680 9 3		-	-	-	
ut participation in Profits	41	53·900	1,517 3 4		-	-	-	
	£. 1,523	2,122,308·657	51,197 12 7		1,293,970·922	589,717·624	785,305·046	

Not computed.

See Valuation Columns.

UNIVERSITY LIFE ASSURANCE SOCIETY—*continued.*

## ANSWER to Question 7.

## VALUATION BALANCE SHEET of the University Life Assurance Society, as at 1st May 1875.

	£.	s.	d.		£.	s.	d.
To Net Liability under Assurance transactions, as per Statement provided in Schedule 5 - - - - -	785,305	1	-	By Total Funds (as per Balance Sheet under Schedule 2) - - - - -	942,873	11	6
To Surplus - - - - -	157,568	10	6				
£.	942,873	11	6	£.	942,873	11	6

*J. Copley Wray*, Chairman and Managing Director.  
*Edwd. M. Buller*,  
*Spencer H. Walpole*, } Directors.  
*Charles McCabe*, Secretary.

## SIXTH SCHEDULE.

## STATEMENT of the Life Assurance Business of the University Life Assurance Society, on the 1st May 1875.

1. The published Table or Tables of Premiums for Assurances for the Whole Term of Life, which are in use at the date above mentioned.

TABLE of PREMIUMS to Assure the Sum of 100*l.*, at the undermentioned Ages next Birthday, either with or without Participation in the Division of Surplus.

AGE.	WITH PROFITS.	WITHOUT PROFITS.	AGE.	WITH PROFITS.	WITHOUT PROFITS.
	Yearly.	Yearly.		Yearly.	Yearly.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
14 - - -	1 15 9	1 10 5	41 - - -	3 6 4	2 17 1
15 - - -	1 16 8	1 11 2	42 - - -	3 8 1	2 19 3
16 - - -	1 17 9	1 12 2	43 - - -	3 10 -	3 1 8
17 - - -	1 18 8	1 12 11	44 - - -	3 12 -	3 4 1
18 - - -	1 19 7	1 13 8	45 - - -	3 14 1	3 6 9
19 - - -	2 - 7	1 14 6	46 - - -	3 16 2	3 9 4
20 - - -	2 1 5	1 15 3	47 - - -	3 18 6	3 12 3
21 - - -	2 2 4	1 16 -	48 - - -	4 1 4	3 15 8
22 - - -	2 3 1	1 16 8	49 - - -	4 4 4	3 19 4
23 - - -	2 4 -	1 17 5	50 - - -	4 7 6	4 3 2
24 - - -	2 4 9	1 18 1	51 - - -	4 10 9	4 6 3
25 - - -	2 5 9	1 18 11	52 - - -	4 14 1	4 9 5
26 - - -	2 6 8	1 19 8	53 - - -	4 17 8	4 12 10
27 - - -	2 7 7	2 - 6	54 - - -	5 1 4	4 16 4
28 - - -	2 8 7	2 1 4	55 - - -	5 5 4	5 - 1
29 - - -	2 9 8	2 2 3	56 - - -	5 9 7	5 4 2
30 - - -	2 10 9	2 3 2	57 - - -	5 14 -	5 8 4
31 - - -	2 11 11	2 4 2	58 - - -	5 18 2	5 12 3
32 - - -	2 13 -	2 5 1	59 - - -	6 2 8	5 16 7
33 - - -	2 14 3	2 6 2	60 - - -	6 7 4	6 1 -
34 - - -	2 15 6	2 7 3	61 - - -	6 12 4	6 5 9
35 - - -	2 16 11	2 8 5	62 - - -	6 17 9	6 10 11
36 - - -	2 18 4	2 9 7	63 - - -	7 3 7	6 16 5
37 - - -	2 19 9	2 10 10	64 - - -	7 9 10	7 2 4
38 - - -	3 1 4	2 12 2	65 - - -	7 16 9	7 8 11
39 - - -	3 2 11	2 13 6	66 - - -	8 4 1	7 15 11
40 - - -	3 4 7	2 14 11	67 - - -	8 12 1	8 3 6



UNIVERSITY LIFE ASSURANCE SOCIETY—continued.

2. The total amount assured on lives for the Whole Term of Life, which are in existence at the date above mentioned, distinguishing the portions assured with and without Profits, stating separately the total Reversionary Bonuses, and specifying the sums assured for each year of life, from the youngest to the oldest ages.  
Vide Return, pages 195 and 196.

3. The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of Bonuses, in respect of the respective Assurances mentioned under Heading No. 2, distinguishing ordinary from extra premiums.  
Vide Return, pages 195 and 196.

ANSWERS to Questions Nos. 2 and 3 in Sixth Schedule.

The TOTAL AMOUNT Assured on Lives for the Whole Term of Life, which were in existence on the 1st May 1875, distinguishing the portions Assured With and Without Profits, stating separately the Total Reversionary Bonus, and specifying the Sum Assured for each Year of Life, from the Youngest to the Oldest Ages.

AGE.	WITH PROFITS.		WITHOUT PROFITS.	AGE.	WITH PROFITS.		WITHOUT PROFITS.
	Sum Assured.	Reversionary Bonus.	Sum Assured.		Sum Assured.	Reversionary Bonus.	Sum Assured.
	£. s. d.	£. s. d.	£.		£. s. d.	£. s. d.	£.
17	5,000	—	—	Brought forward	911,926	81,843 2 2	30,000
23	3,500	—	—	56	29,150	6,343 5	—
24	4,600	—	—	57	27,800	5,316 5	—
25	33,500	—	—	58	43,200	11,565	—
26	14,975	—	—	59	53,490	11,403 10	8,000
27	8,250	—	300	60	45,400	13,794	—
28	35,000	5	—	61	19,330	5,664 7	100
29	24,050	137 10	—	62	46,100	6,404 15	—
30	14,750	222 10	—	63	28,099	10,445 14 4	—
31	14,800	242 10	300	64	41,349	10,576 18 6	—
32	17,700	387 10	300	65	27,000	7,132 15	—
33	46,150	2,045	1,000	66	33,028 11 5	12,543 9 2	—
34	27,600	407 10	—	67	28,000	10,991 5	—
35	28,900	1,009	—	68	19,600	6,220 5 7	—
36	29,100	347	500	69	35,624	12,747 15	500
37	30,400	946 10	1,500	70	30,850	12,454 10	—
38	20,600	1,291 5	500	71	22,850	11,559 15	—
39	25,100	1,758 15	600	72	22,699	11,671 5	—
40	21,190	1,466	—	73	16,575	5,131 17 6	—
41	28,600	2,849 5	3,000	74	27,500	11,118 10	200
42	41,150	2,168 15	8,000	75	17,500	8,972 15	200
43	16,520	2,630 5	1,100	76	32,350	16,850 15	—
44	18,550	1,928 12 6	1,000	77	15,800	6,939 15	—
45	24,550	2,693 5	100	78	34,690	17,912 13	—
46	50,240	4,850 1	5,000	79	21,290	12,252 12	—
47	38,150	4,509	300	80	15,300	7,594 10	—
48	50,450	7,498 7 6	—	81	6,500	4,141 10	—
49	18,150	2,127 2 6	6,000	82	10,400	6,201 5	—
50	58,027	6,470 5	—	83	2,400	1,035	—
51	28,000	5,194	500	84	9,650	2,573 2 6	100
52	23,350	6,470 15	—	85	5,400	2,965 10	—
53	33,800	9,325 10	—	86	9,000	5,985	—
54	26,625	6,343 12 6	—	87	4,000	2,560	—
55	50,599	6,518 10 9	—	95	2,000	1,240	—
Carried forward	911,926	81,843 2 2	30,000	£.	1,695,950 11 5	362,152 11 9	39,100

## UNIVERSITY LIFE ASSURANCE SOCIETY—continued.

## ANSWERS to Questions 2 and 3 in Sixth Schedule—continued.

The AMOUNT of PREMIUM receivable Annually for each Year of Life, after deducting the Abatements made by the Application of Bonus in respect of the respective Assurances mentioned under Heading No. 2, distinguishing Ordinary from Extra Premiums.

A G E.	PREMIUMS ON ASSURANCES.		Extra Premiums.	A G E.	PREMIUMS ON ASSURANCES.		Extra Premiums.
	With Profits.	Without Profits.			With Profits.	Without Profits.	
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
17 - - -	94 7 6	—	—	Brought forward	24,120 5 5	784 11 7	515 10 -
23 - - -	74 12 11	—	—	56 - - -	860 18 4	—	—
24 - - -	100 15 8	—	—	57 - - -	982 16 -	—	—
25 - - -	710 14 4	—	—	58 - - -	1,268 5 2	—	—
26 - - -	329 13 -	—	—	59 - - -	1,706 9 5	345 - -	—
27 - - -	183 14 11	5 16 9	—	60 - - -	1,211 6 3	—	—
28 - - -	790 13 4	—	—	61 - - -	608 17 2	6 1 -	—
29 - - -	562 9 8	—	—	62 - - -	1,669 5 3	—	—
30 - - -	387 10 6	- - -	25 - -	63 - - -	808 9 4	—	—
31 - - -	343 18 5	6 9 6	100 - -	64 - - -	1,367 12 3	—	—
32 - - -	424 15 11	5 16 9	—	65 - - -	777 2 11	—	—
33 - - -	1,097 17 1	19 16 8	12 10 -	66 - - -	896 11 6	—	—
34 - - -	689 3 8	- - -	25 - -	67 - - -	821 5 9	—	—
35 - - -	681 7 8	—	—	68 - - -	591 4 -	—	—
36 - - -	801 18 10	11 5 5	—	69 - - -	1,289 18 10	12 14 -	—
37 - - -	832 16 11	31 - -	—	70 - - -	954 15 8	—	—
38 - - -	519 6 6	12 2 1	—	71 - - -	693 9 10	—	—
39 - - -	661 13 9	15 13 -	—	72 - - -	565 7 11	—	—
40 - - -	597 16 3	- - -	12 - -	73 - - -	559 17 3	—	—
41 - - -	738 11 -	78 5 -	—	74 - - -	638 14 -	15 9 10	—
42 - - -	1,182 - 8	180 5 -	—	75 - - -	343 14 9	16 7 -	—
43 - - -	448 17 5	32 7 5	12 10 -	76 - - -	1,321 14 5	—	—
44 - - -	507 18 2	26 15 -	—	77 - - -	656 - 1	—	—
45 - - -	721 16 9	2 13 6	—	78 - - -	1,128 14 3	—	—
46 - - -	1,324 19 -	166 17 6	—	79 - - -	539 16 1	—	—
47 - - -	1,107 7 9	7 19 3	22 10 -	80 - - -	566 11 4	—	—
48 - - -	1,367 3 5	- - -	6 - -	81 - - -	198 11 9	—	—
49 - - -	590 9 7	164 15 -	—	82 - - -	354 - 9	—	—
50 - - -	1,795 16 5	- - -	300 - -	83 - - -	74 14 1	—	—
51 - - -	670 10 9	16 13 9	—	84 - - -	192 18 -	10 - -	—
52 - - -	554 9 7	—	—	85 - - -	144 13 6	—	—
53 - - -	912 1 11	—	—	86 - - -	261 9 6	—	—
54 - - -	711 18 8	—	—	87 - - -	166 - -	—	—
55 - - -	1,600 17 6	—	—	95 - - -	112 10 -	—	—
Carried forward	24,120 5 5	784 11 7	515 10 -	£.	48,470 12 9	1,180 3 5	515 10 -

UNIVERSITY LIFE ASSURANCE SOCIETY.—*continued.*

4. The total amount Assured under classes of Assurance business, other than for the whole term of life, distinguishing the sums Assured under each class, and stating separately the amount Assured, with and without profits, and the total amount of reversionary business.

5. The amount of Premiums receivable annually in respect of each such special class of Assurances mentioned under Heading No. 4, distinguishing ordinary from extra Premiums.

6. The total amount of Premiums which has been received from the commencement, upon all Policies under each special class mentioned under Heading No. 4, which are in force at the date above mentioned.

## ANSWERS to Questions 4, 5, and 6.

## CLASSIFIED LIST of Special Assurances in force on 30th April 1875.

DESCRIPTION OF ASSURANCE.	Amount	Reversionary	PREMIUM.		Total Premium
	Assured.	Bonus.	Ordinary.	Extra.	Received.
WITH PROFITS.					
For the Whole Term of Life, Premiums in Limited Payments not yet Paid up	£. s. d. 10,100 - -	£. s. d. 185 10 -	£. s. d. 694 6 6	£. s. d. - -	£. s. d. 3,079 13 4
WITHOUT PROFITS.					
Joint Lives	10,200 - -	- -	188 17 8	- - -	2,072 3 2
Short Period Assurances	3,200 - -	- -	52 14 9	2 - -	168 9 8
Endowment Assurances	1,400 - -	- -	93 7 6	- -	426 15 -
£.	14,800 - -	- -	334 19 11	2 - -	2,667 7 10

The Society has no Re-assurances with other Offices.

7 and 8. The total amount of immediate annuities on lives, distinguishing the amounts for each year of life. The amount of all annuities other than those specified under Heading No. 7, distinguishing the amount of annuities payable under each class, the amount of Premiums annually receivable, and the amount of consideration money received in respect of each such class, and the total amount of Premiums received from the commencement upon all deferred annuities.

The Society does not grant annuities of any description.

9. The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation.

	£. s. d.
On the 1st May 1871	- 4 11 8 per Cent.
" " 1872	- 4 12 3 "
" " 1873	- 4 13 7 "
" " 1874	- 4 13 - "
" " 1875	- 4 13 1 "

10. Question.—A table of minimum values, if any, allowed for the surrender of Policies for the whole term of life, and for endowments and endowment assurances, or a Statement of the method pursued in calculating such surrender values, with instances of its application of Policies of different standing, and taken out at various interval ages from the youngest to the oldest.

Answer.—The consideration allowed for the surrender of Policies effected for the whole term of life, on which three or more annual Premiums have been paid, is two-thirds of the full reserve value, according to the 3 per cent. office table, and for any bonus which may have been added, the full value, according to "Davies's Equitable Experience," at 4 per cent. interest.



UNIVERSITY LIFE ASSURANCE SOCIETY—*continued.*

A TABLE of MINIMUM VALUES allowed for the Surrender of Policies for the Whole Term of Life, with Profits.

SUM ASSURED, 100 £.

Age at Entry.	DURATION OF POLICY.			
	Sum Allowed.	Sum Allowed.	Sum Allowed.	Sum Allowed.
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - -	2 15 6	5 14 2	8 19 6	12 11 4
25 - -	3 1 1	6 9 3	10 4 2	14 5 3
30 - -	3 11 5	7 10 -	11 14 11	16 16 2
35 - -	4 2 -	8 12 9	13 19 9	19 14 7
40 - -	4 15 9	10 9 3	16 12 4	22 10 10
45 - -	6 2 10	12 14 11	19 2 7	25 12 6
50 - -	7 5 5	14 6 -	21 11 2	29 1 9

The above sums are independent of the value of the Bonuses allotted to participating Policies.

The surrender value of non-profit Assurances on which three annual Premiums have been paid, ranges between 33 and 60 per cent. of the total Premium paid.

The surrender value of Endowment Policies is not less than one-third of the Premiums paid on a Policy.

Separate Statements to be furnished for business, at other than European rates, together with a Statement of the manner in which Policies on unhealthy lives are dealt with.

The Society's business is confined to the Assurance of first-class lives. In cases of slight gout or rupture, a small extra Premium is charged, not exceeding 10s. per cent. in extreme cases, on the amount of the ordinary Premium. The extra Premiums charged for residence in other than European climates are taken off on the return of the persons whose lives are Assured. These extra Premiums, being intended to cover the special and temporary risk, do not enter into the calculation of the Policy values.

*J. Copley Wray*, Chairman and Managing Director.

*Edwd. M. Buller*, } Directors.

*Spencer H. Walpole*, }

*Charles McCabe*, Secretary.

## BRITISH LEGAL LIFE ASSURANCE AND LOAN COMPANY (LIMITED).

## FIRST SCHEDULE.

REVENUE ACCOUNT of the British Legal Life Assurance and Loan Company (Limited), for the Year ending 30th June 1875.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	5,555	2	4	Claims under Policies (no Re-assurances)	4,948	3	7
Capital received during the Year	20	-	-	Commission	2,904	18	11½
Premiums (no Re-assurances)	11,928	9	8½	Expenses of Management:			
Interest	229	4	11	Salaries	£.1,035	2	1½
				Miscellaneous, including Medical Fees, Printing, Travelling Expenses, Auditor's Fees, Postages, Rent and Taxes	284	-	2
				Special Expenditure in connection with the Actuarial Valuation	255	-	-
				Extension Expenses—Amount paid for the introduction of New Business	425	2	9
					1,999	5	-½
				Amount of Funds at the end of the Year, as per Second Schedule	7,880	9	4½
£.	17,732	16	11½	£.	17,732	16	11½

Thomas Geddes, Chairman.  
James Cockburn, Director.  
William T. M'Laren, Director.  
Henry Steel, Manager.

## SECOND SCHEDULE.

BALANCE SHEET of the British Legal Life Assurance and Loan Company (Limited), as on 30th June 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up at 30th June 1875	£.1,501	10	-	Investments:			
Insurance Fund	6,378	19	4½	Glasgow City Improvement Trust	1,000	-	-
Total Funds as per First Schedule	7,880	9	4½	Do. Gas Commissioners	1,000	-	-
Claims admitted but not paid	-	-	-	Do. Police Improvement Trust	1,000	-	-
				Do. Clyde Navigation Trust	1,000	-	-
				Do. Corporation	1,000	-	-
				Do. Water Commissioners	1,000	-	-
£.	7,880	9	4½		6,000	-	-
				Sums on Deposit with the City of Glasgow, and Clydesdale Banks	1,100	-	-
				Balances in Current Accounts with Do.	1	13	9
				Outstanding Premiums	551	19	9½
				Do. Interest	30	-	-
				Value of Office Furniture	40	-	-
				Agents' Balances	47	15	-
				Cash in Manager's hands	109	-	10
£.	7,880	9	4½	£.	7,880	9	4½

Thomas Geddes, Chairman.  
James Cockburn, Director.  
William T. M'Laren, Director.  
Henry Steel, Manager.

## ABERDEEN MUTUAL ASSURANCE AND FRIENDLY SOCIETY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Aberdeen Mutual Assurance and Friendly Society, for the Year ending 31st December 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874:	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	922	19	3	Claims under Life Policies (no Re-assurances) - - - - -	35	-	-
Premiums (no Re-assurance) - - - - -	18	4	-	Surrenders (none) - - - - -	-	-	-
Consideration for Annuities granted (none) - - - - -	-	-	-	Annuities (none) - - - - -	-	-	-
Interests and Dividends (none) - - - - -	-	-	-	Commission (none) - - - - -	15	-	1½
Other Receipts:				Expenses of Management - - - - -	-	-	-
Rent of Properties - - - - -	51	5	1	Other Payments:			
£.	992	8	4	Cash Bonuses - - - - -	33	10	2
				Interests and Sundry Small Payments - - - - -	4	-	8
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	904	17	4½
				£.	992	8	4

## No. 2.—HEALTH ASSURANCE ACCOUNT.

31 December 1874:	£.	s.	d.	31 December 1874	£.	s.	d.
Amount of Health Assurance Fund at the beginning of the Year - - - - -	929	5	10	Payments to Members during Sickness - - - - -	37	8	4½
Premiums (no Re-assurance) - - - - -	43	5	10	Surrenders - - - - -	8	-	4
Other Receipts:				Expenses of Management (including Medical Officer) - - - - -	17	2	1½
Rent of Properties - - - - -	51	5	½	Commission (none) - - - - -	-	-	-
£.	1,023	16	8½	Other Payments			
				Cash Bonuses - - - - -	21	17	2
				Interests and Sundry Small Payments - - - - -	8	8	11
				Amount of Health Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	935	19	9½
				£.	1,023	16	8½

## FOURTH SCHEDULE.

BALANCE SHEET of the Aberdeen Mutual Assurance and Friendly Society, on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital (none) - - - - -	-	-	-	Mortgages (none) - - - - -	-	-	-
Life Assurance Fund - - - - -	904	17	4½	Loans on the Society's Policies - - - - -	35	10	8
Health Assurance Fund - - - - -	935	19	9½	Investments:			
Other Funds (none) - - - - -	-	-	-	House Properties in George-street, Aberdeen - - - - -	1,200	-	-
Other Sums owing by the Company:	1,840	17	2	Do. - - - in Chapel-street and Summer-street, Aberdeen - - - - -	730	-	-
Medical Officer - - - - -	8	10	6	Other Investments:			
Borrowed Money - - - - -	150	-	-	Office Furniture - - - - -	9	-	-
Secretary - - - - -	6	2	-	Rules and Pass Books - - - - -	9	9	10
£.	1,999	13	10	Loans upon Personal Security (none) - - - - -	-	-	-
				Agent's Balances (none) - - - - -	-	-	-
				Outstanding Premiums - - - - -	15	13	4
				£.	1,999	13	10

Aberdeen, 25th March 1875.—Having examined the Books of the "Aberdeen Mutual Assurance and Friendly Society," for the year ending 31st day of December 1874, and compared the same with the Vouchers and Instructions thereof, we hereby certify that the same appear to be correct, and that the above are true statements thereof.

Geo. Milne, Auditor.  
John Eddie, Auditor.  
Robert Adams, Auditor.

James M. Smith, Chairman.  
Francis B. Kelly, Director.  
William Walker, Director.  
Alex. Finlayson, jun., Treasurer and Director.  
John Crombie, Secretary.



## CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Clerical, Medical, and General Life Assurance Society, for the Year ending 30th June 1875.

1 July 1874:	£.	s.	d.	1875:	£.	s.	d.
Amount of Funds at the beginning of the Year	1,995,178	4	3	Claims under Policies (no Re-assurances)	155,085	3	-
Premiums (no Re-assurances)	174,900	16	6	Surrenders	5,651	1	9
Interest and Dividends	87,059	15	5	Annuities	1,058	16	-
Income on Renewal of Lapsed Policies	41	3	6	Commission	6,515	8	1
				Expenses of Management	12,543	15	9
				Dividends to Shareholders	2,500	-	-
				Bonuses taken by Assured in abatement of Premiums	7,166	19	3
				Income Tax	768	19	-
				30 June:			
				Amount of Funds at the end of the Year, as per Second Schedule	2,065,889	16	10
£.	2,257,179	19	8	£.	2,257,179	19	8

John Robert Mowbray, Chairman.  
W. Bowman, Director and Deputy Chairman.  
G. H. Pinckard, Director.  
Geo. Cutcliffe, Actuary and Secretary.

## SECOND SCHEDULE.

BALANCE SHEET of the Clerical, Medical, and General Life Assurance Society, on the 30th June 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Policyholders' Capital paid up £. 50,000 - -				Mortgages on Freehold Landed Property within the United Kingdom	302,898	-	4
Reserve Fund - - - 2,015,889 16 10				Loans on the Society's Policies (within their Surrender Value)	70,629	-	-
Total Funds, as per First Schedule - - - 2,065,889 16 10				Loans of Half-Premiums on Credit Policies	22,838	17	9
Premiums admitted or announced, but not paid - - - 15,299 7 -				Investments:			
Dividends and Bonuses to Shareholders due - - - 2,642 - -				In British Government Securities	150,021	12	6
Expenses for Rates, Income Tax, Commission and Sundries - - - 2,235 11 -				" Colonial Government Securities	122,810	7	1
				" Foreign Government Securities	146,525	18	9
				" English Railway Debentures and Debenture Stocks	730,508	1	11
				" Gas Company Debentures	50,000	-	-
				" Indian Government Guaranteed Railway Stocks	90,871	11	3
				" House Property (the Society's Freehold Office)	12,750	-	-
				Other Investments:			
				Loans on Life Interests in Land, and in Government Securities	116,000	-	-
				Value of Bonuses on Policies belonging to the Society at other Offices in connection with the foregoing	5,512	6	2
				Loans on security of County, District, and Borough Rates	186,293	10	8
				Agents' Quarterly Balances	20,255	8	9
				Outstanding Premiums	9,251	8	9
				Outstanding Interest due and payable - £. 3,022 1 9			
				Do. accrued but not yet payable 29,219 10 7			
				Cash:			
				In hand and on Current Account	16,658	18	9
£.	2,086,066	14	10	£.	2,086,066	14	10

John Robert Mowbray, Chairman.  
W. Bowman, Director and Deputy Chairman.  
G. H. Pinckard, Director.  
Geo. Cutcliffe, Actuary and Secretary.

BRITISH IMPERIAL INSURANCE CORPORATION (LIMITED).

FIRST SCHEDULE.

INCOME and EXPENDITURE for the Year ending 31st December 1874.

INCOME.		£.	s.	d.	EXPENDITURE.		£.
To Amount of Funds at the beginning of the Year	-	40,693	4	8	By Claims under Policies	-	6,970
„ Capital received during the Year	- - -	6,004	11	-	„ Surrenders	-	2,446
„ Premiums	- - - £. 14,674	19	8	-	„ Annuity	-	100
Less paid for Re-insurances	238 2 2				„ Commission	-	1,117
		14,436	17	6	„ Management Expenses :		
„ Dividends on British Government Stock	- - -	986	11	8	Salaries	- - - £. 2,984	13 4
„ Interest on Loans	- - - - -	85	1	10	Directors' Fees	- - -	597 7 -
„ Interest on Claims paid in advance	- - -	-	16	8	Actuaries' Fees	- - -	312 10 -
„ Fees (Registration, &c.)	- - - - -	10	3	11	Auditors' Fees	- - -	133 10 -
„ Amount claimed from, and admitted by, the British National Insurance Corporation (Limited), as per Second Schedule, 2,800 £, proportion of same due in respect of Management Expenses, &c., for period previous to 1874	-	1,450	11	4	Medical Fees	- - -	273 - -
					Medical Officers	- - -	250 - -
					Advertising	- - -	495 8 11
					Rent	- - -	812 2 9
					Printing and Stationery	- - -	883 - 3
					Rates and Taxes	- - -	78 6 -
					Travelling	- - -	677 11 11
					Extension	- - -	47 1 6
					Office Charges	- - -	150 9 -
					Legal Charges	- - -	434 7 11
					Postages and Telegrams	- - -	218 8 4
					Parcels	- - -	20 12 1
					Policy Stamps	- - -	36 18 -
					Stamps (Bonds, Receipts, &c.)	- - -	25 10 1
					Alterations and Repairs	- - -	178 11 4
					Agency Charges	- - -	69 11 10
					Amount written off Loan and Agents' Balances	- - -	952 11 -
					„ Brokerage on Shares	- - - - -	505 1 -
					„ Interest to Guarantors (on Reserve Assurance Fund of 12,000 £.)	- - - - -	120 - -
					„ Interest on Deposits	- - - - -	49 1 -
					„ Interest (Bank)	- - - - -	50 1 -
					„ Interest to Shareholders	- - - - -	4,468 1 -
					„ Funds at the end of the Year	- - - - -	38,207 1 -
£.		63,667	18	7	£.		63,667 1

## SECOND SCHEDULE.

**BALANCE SHEET** for the Year ending 31st December 1874.

LIABILITIES.			£.	s.	d.	ASSETS.			£.
Shareholders' Capital paid up	£. 92,975	16 2				Loans on Corporation's Policies and Bonds	- -	3,532	1
Assurance Fund - - -	33,499	1 10				British Government Securities, including Dividends	- -		
			126,474	18	-	accrued	- - -	30,720	
Union Bank of Manchester - - -	- - -	- - -	1,803	8	11	Furniture, Fixtures, &c.	- - -	3,173	
Cunliffes, Brooks & Co. - - -	- - -	- - -	96	11	7	Agents' Balances	- - -	5,962	1
Other Sums owing by the Corporation :						Outstanding Premiums (Head Office)	- - -	284	1
Claims under Policies (since paid) - - -	£. 2,000	- -				Cash at Bankers on Current Account	- - -	760	
Interest to Shareholders (since paid) - - -	2,007	8 10				Cash in hand	- - -	116	
Management Expenses - - -	1,731	16 -				Other Sums owing to the Corporation :			
			5,739	4	10	British National Insurance Corporation (Limited)	- - £. 2,800	- -	
Suspense Account, being anticipated Loss in realisation of Loan and Agents' Balances						Cash Loans	- - - 1,189	5 4	
Written off in 1873, £. 1,800			2,752	11	-				3,989
„ 1874 952						Amount expended on Revenue Account, and in the extension of the Business of the Corporation	- - - - -		
									88,266
			£.	136,806	14 4			£.	136,806

*Richard Jones,*  
*John Parkinson,* } Directors.  
*John Turner,*  
*John A. Feigan,* Director and Manager.  
*W. Mc. C. Nairne,* Auditor.

## LONDON AND BIRMINGHAM ASSURANCE COMPANY (LIMITED).

## FIRST SCHEDULE.

REVENUE ACCOUNT of the London and Birmingham Assurance Company (Limited), for the Year ending 31st December 1874.

1st January 1874:	£. s. d.	31st December 1874:	£. s. d.
Amount of Funds at the beginning of the Year	3,152 1 11	Claims under Policies (after deduction of Re-assurances)	346 17 6
31st December 1874:		Surrenders	2,649 15 9
Premiums (after deduction of Re-assurance)	403 18 2	Annuities	151 - -
Consideration for Annuities granted	Nil.	Commission	1 9 4
Interest and Dividends	93 13 -	Expenses of Management	280 10 9
Other receipts	Nil.	Dividends and Bonuses to Shareholders	Nil.
		Other Payments	Nil.
		Amount of Funds at the end of the Year	219 19 9
£.	3,649 13 1	£.	3,649 13 1

## SECOND SCHEDULE.

BALANCE SHEET of the London and Birmingham Assurance Company (Limited), on the 31st December 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
31 December 1874:		Mortgages on Property within the United Kingdom	1,309 13 7
Shareholders' Capital called up	8,800 - -	Ditto - ditto - out of the - ditto	Nil.
Assurance Fund	Nil.	Loans on the Company's Policies	Nil.
Annuity Fund	Nil.	Loans on Personal Security	19 17 6
Other Funds	Nil.	Agents' Balances	Nil.
Claims admitted but not paid	Nil.	Investment in Life Policy	403 1 6
Sundry Creditors, viz.:		Outstanding Premiums	96 8 9
Bankers	2,021 7 3	Outstanding Interest	190 5 6
Solicitor	5 - -	Cash in hand	11 19 8
Unpaid Dividends	4 15 6	Calls on Shares unpaid	10 - -
Medical Officer	6 - 6	Furniture and Effects	215 16 6
			2,257 3 -
		Deficiency at the end of the Year	8,580 - 3
£.	10,837 3 3	£.	10,837 3 3

Samuel Briggs, Chairman.  
Joseph Wilson, } Directors.  
Henry Christian, }  
George Hill, Auditor.



## SCOTTISH UNION INSURANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Scottish Union Insurance Company, for the Year ending 31st July 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Funds at beginning of the Year - - - - -	1,009,211	18	-	Claims under Life Policies (after deduction of Sums Re-assured) - - - - -	137,200	4	1
Premiums, after deduction of Re-assurance Premiums - - - - -	153,445	15	-	Endowment Assurances - - - - -	1,653	14	5
Interest and Dividends - - - - -	42,705	4	-	Surrenders:			
				1st. Policies - - - - -	£. 5,424	10	11
				2nd. Bonuses - - - - -	839	17	9
					6,264	8	8
				Commission - - - - -	70,215	5	10
				Expenses of Management - - - - -	13,542	3	6
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	1,036,487	-	6
£.	1,205,362	17	-	£.	1,205,362	17	-

## No. 2.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at beginning of the Year - - - - -	116,794	18	6	Losses by Fire, after deduction of Re-assurances -	44,317	6	4
Premiums received after deduction of Re-assurance Premiums - - - - -	77,406	4	5	Expenses of Management - - - - -	10,539	11	6
Interest and Dividends - - - - -	15,612	17	4	Commission - - - - -	10,310	14	2
				Repayment to Commissioners of National Debt, for amount of Government Annuities received in error - - - - -	757	8	10
				Dividends to Shareholders paid in January and July 1875 - - - - -	29,059	18	10
				Income-tax on Fire Profits - - - - -	86	3	4
				Balance, being amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule - -	114,742	17	3
£.	209,814	-	3	£.	209,814	-	3

## FOURTH SCHEDULE.

BALANCE SHEET of the Scottish Union Insurance Company, on the 31st July 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - - - -	207,571	-	-	Mortgages on Property within the United Kingdom	1,053,761	-	7
Life Assurance Fund - - - - -	1,036,487	-	6	Loans on Company's Policies - - - - -	52,534	14	7
Fire Fund - - - - -	114,742	17	3	Investments:			
	1,358,800	17	9	In Government Life Annuities - - - - -	1,492	12	3
Claims under Life Policies admitted but not yet paid	42,073	13	8	Railway and other Debentures, Debenture Stocks, and Stock of the Company purchased, authorised by Charter of Incorporation -	43,912	5	-
Outstanding Fire Losses - - - - -	2,066	8	4	House Property - - - - -	9,024	13	5
Proprietors' Dividends unpaid - - - - -	4,829	19	2	Feu Duties and Ground Annuals - - - - -	63,705	-	10
Other Liabilities, being Money deposited by Agents of the Company as security for their fidelity -	1,500	-	-	Loans on Personal Security with Life Policies	50,930	16	1
				Loans on Assignments to Trust Funds, and on Security of Stock of the Company - - - - -	50,741	10	3
				Agents' Balances - - - - -	55,420	16	7
				Outstanding Premiums at Head Office - - - - -	2,325	11	-
				Do. Interest - - - - -	1,619	1	11
				Office Furniture and Stamps on hand - - - - -	1,373	8	8
£.	1,409,270	18	11	Balance due by Bankers - - - - -	13,429	7	9
				£.	1,409,270	18	11

James Turnbull, Chairman.  
Findlay Anderson, Director.  
John Wright, Director.  
George Ramsay, Manager.  
Robert Spottiswoode, Auditor.

## PROVIDENT CLERKS' MUTUAL LIFE ASSURANCE ASSOCIATION.

## FIRST SCHEDULE.

## REVENUE ACCOUNT for the Year ending 31st December 1874.

	£.	s.	d.	ORDINARY EXPENDITURE:	£.	s.	d.
Amount of Funds at the beginning of the Year -	558,450	7	7	Claims under Policies, including Bonuses, less			
Premiums, viz.:—	£.	s.	d.	Re-assurances, viz.:—	£.	s.	d.
New - - - - -	5,192	6	7	Amount paid - - - - -	34,187	5	11
Renewal - - - - -	23,044	14	9	Suspense Account - - - - -	12,264	-	3
Do.* ("Citizen") being Pre-							
miums received from 1st				Cash Bonuses paid - - - - -			46,451 6 2
February to 26th June, less				Annuities - - - - -			405 19 6
working expenses, as per				Purchase of Policies - - - - -			5,084 19 1
Agreement - - - - -	3,798	14	6	Commission - - - - -			2,396 11 5
							2,984 8 11
	81,975	15	10	Expenses of Management, viz. —			
Less Re-assurances - - - - -	1,690	8	1	Medical Fees - - - - -	521	13	6
				Remuneration to Directors - - - - -	1,500	-	-
	80,345	7	9	Law Charges - - - - -	74	11	-
Amount received from Citizen Assurance Corporation	32,032	3	2	Actuary and Auditors - - - - -	195	-	-
Consideration for granting Annuities - - - - -	10,977	8	10	Salaries and Income Tax - - - - -	2,984	13	9
Interest and Dividends - - - - -	26,771	5	2	Printing and Advertising - - - - -	641	13	5
Do. - - - - - received from "Citizen" Office	683	8	8	Furniture and Repairs - - - - -	44	13	9
Balance of Profit on Sale of Investments - - - - -	1,026	19	5	Rent and Taxes - - - - -	455	15	9
				Country and Travelling Agents,			
Gross Premiums received				for Salary and Expenses - - - - -	548	9	2
by "Citizen" - - - - -	5,608	12	5	Policy, Receipt, and Postage			
Less, —				Stamps - - - - -	449	12	2
Re-assurances - - - - -	242	18	-	Messengers' Wages and Clothes	176	5	-
Commission, including Com-				Incidentals and Travelling			
munication Charges al-				Expenses - - - - -	511	6	1
lowed to Agents - - - - -	668	6	9				8,103 13 7
Management Expenses - - - - -	958	13	2	Special Expenditure in connection			
	1,869	17	11	with the Incorporation of the As-			
Balance as per above Account - - - - -	3,798	14	6	sociation, and the transfer of the			
				"Citizen" Corporation business:—			
£.	710,287	-	7	Law and Parliamentary Expenses	588	14	5
				Printing, Advertising, &c., in-			
				cluding Expenses of Special			
				General Meetings - - - - -	516	6	-
				Policy Stamps for New Policies			
				issued to "Citizen" Assurers	195	-	-
							1,300 - 5
				Amount of Funds at the end of the Year, as per			
				following Statement - - - - -			643,610 1 6
				£.	710,287	-	7

## SECOND SCHEDULE.

## BALANCE SHEET to the 31st December 1874.

	£.	s.	d.		£.	s.	d.
Total Funds, per Revenue Account - - - - -	643,610	1	6	Mortgages on Property within the United Kingdom	184,558	11	1
Policies admitted but not due - - - - -	12,264	-	3	" on Parochial and Borough Rates, and on			
Amount from 1872 outstanding - - - - -	100	-	-	Public Works sanctioned by Act of			
Parliamentary Expenses not yet paid - - - - -	130	-	-	Parliament - - - - -	203,149	13	2
				In British Government Securities - - - - -	30,501	2	5
				" Indian and Colonial Government Securities - - - - -	54,275	-	-
				" Railway and other Debentures and Debenture Stocks - - - - -	38,620	-	-
				" Railway Stocks, Preference and Ordinary - - - - -	66,204	11	10
				Loans to Members on Policies within their Sur-			
				render value - - - - -	33,551	15	8
				House Property - - - - -	11,024	8	3
				Agents' Balances - - - - -	4,991	5	5
				Outstanding Premiums - - - - -	3,746	6	6
				" Interest accrued to 31st December - - - - -	8,129	10	5
				Cash on Deposit - - - - -	15,000	-	-
				" at Bankers - - - - -	2,198	16	10
				" in hand (including Policy Stamps) - - - - -	63	-	2
£.	656,104	1	9	£.	656,104	1	9

Rd. Hy. Jones, Chairman.  
 Jas. Lintott, } Directors.  
 Edw. d. Coleman, }  
 W. T. Linford, Secretary (Principal Officer).

## ARK ASSURANCE SOCIETY OF SCOTLAND.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Ark Assurance Society of Scotland, for the Year ending 31st December 1874.

Dr.

Cr.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year - -	9,406	6	6	Claims under Policies (less Re-assurances) - -	600	-	-
Premiums (less Re-assurances) - - - -	1,829	18	1	Surrenders, nil - - - - -	-	-	-
Considerations for Annuities granted, nil - -	-	-	-	Annuities, nil - - - - -	-	-	-
Capital paid up - - - - -	2,002	-	-	Commission - - - - -	129	12	6
Other Receipts (Assignment and Transfer Fees) -	3	-	-	Expenses of Management - - - - -	687	13	11
	13,241	4	7	Dividends and Bonuses to Shareholders - -	-	-	-
Balance, being Excess of Payments over Receipts -	209	18	6	Other Payments, nil - - - - -	-	-	-
				Preliminary Expenses now charged against Revenue - - - - -	12,093	16	8
£.	13,451	3	1	£.	13,451	3	1

Edward L. I. Blyth, Chairman.  
 Alex. T. Niven, } Directors.  
 Ja. Burness, }  
 G. Smythe, General Manager.

## SECOND SCHEDULE.

BALANCE SHEET of the Ark Assurance Society of Scotland, on 31st December 1874.

Dr.

Cr.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - - -	10,795	18	-	Furniture and Fittings, Alterations, &c. - -	759	9	3
Claims admitted but not paid - - - -	1,100	-	-	Loans on Personal Security - - - - -	730	-	-
Other Sums owing (being Accounts for Advertising, Printing, Stationery, &c.) - - - - -	417	7	3	Agents' Balances - - - - -	419	12	-
Due to Bank - - - - -	712	14	-	Outstanding Premiums on Credit Policies - -	74	10	8
				Interest on - do. - do. - - - - -	-	-	-
				Cash on hand - - - - -	36	10	10
					2,020	2	9
				Balance, being excess of Liabilities over Assets -	11,005	16	6
				Consisting of—			
				Shareholders' Capital paid up - £. s. d.	10,795	18	-
				Shortcoming on Revenue Account, as per First Schedule	209	18	6
					11,005	16	6
£.	13,025	19	3	£.	13,025	19	3

Note.—This Society was placed in liquidation on 20th May 1875, and although there is, as above, an apparent shortcoming of 209 l. 18 s. 6 d., the Society's liabilities will be fully met out of Calls in arrear and uncalled Capital.

Edward L. I. Blyth, Chairman.  
 Alex. T. Niven, } Directors.  
 Ja. Burness, }  
 G. Smythe, General Manager.



## PATRIOTIC ASSURANCE COMPANY OF IRELAND.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Patriotic Assurance Company of Ireland, for Year ending 13th August 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

13 August 1875:	£. s. d.	13 August 1875:	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year	87,769 6 11	Claims under Life Policies (after deduction of Sums Re-assured) - - - - -	7,659 15 3
Sum after deduction of Re-assurance Premiums - - -	10,041 6 -	Surrenders - - - - -	111 7 -
Interest and Dividends - - - - -	3,849 16 3	Bonus purchased - - - - -	72 10 8
		Commission - - - - -	220 13 -
		Expenses of Management - - - - -	648 5 7
		Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	92,947 17 8
£.	101,660 9 2	£.	101,660 9 2

## No. 2.—FIRE ACCOUNT.

13 August 1875:	£. s. d.	13 August 1875:	£. s. d.
Amount of Fire Insurance Fund at the beginning of the Year -	7,451 14 11	Losses by Fire after deduction of Re-assurances - - - - -	8,263 11 6
Profit and Loss Account, September 1874 - - - - -	2,710 1 7	Expenses of Management - - - - -	1,710 1 8
Sum received after deducting Re-assurances - - - - -	10,494 6 5	Commission - - - - -	894 18 4
		Profit and Loss Account, net gain, year ending 13th August 1875 - - - - -	125 14 11
£.	20,656 2 11	Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule - - - - -	10,161 16 6
		£.	20,656 2 11

## No. 3.—PROFIT AND LOSS ACCOUNT.

13 August 1875:	£. s. d.	13 August 1875:	£. s. d.
Balance of last year's Account - - - - -	7,414 16 7	Dividends and Bonuses to Shareholders, September 1874 - -	4,704 15 -
Interest and Dividends not carried to other Accounts - - -	6,179 1 3	Fire Account, September 1874 - - - - -	2,710 1 7
Sum realised: - - - - -	125 14 11	Dividends and Bonuses to Shareholders, March 1875, <i>ad interim</i> -	3,244 10 -
Profit and Loss Account - - - - -	84 5 8	Expenses not charged to other Accounts - - - - -	463 17 5
Receipts: - - - - -		Other Payments: - - - - -	
Transfer Fees on Shares - - - - -	12 13 6	Income Tax - - - - -	105 4 8
£.	13,816 11 11	Balance, as per Fourth Schedule - - - - -	2,588 3 3
		£.	13,816 11 11

## FOURTH SCHEDULE.

BALANCE SHEET of the Patriotic Assurance Company of Ireland, on the 13th Augst 1875.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Policyholders' Capital (13,215 Shares, at 92l. 6s. 2d.; paid, at 7d.) - - - - -	121,984 12 4	Mortgages on Property within the United Kingdom - - -	104,118 18 1
Amount of Life Assurance Fund - - - - -	92,947 17 8	Loans on Company's Policies - - - - -	3,963 - -
Amount of Fire Insurance Fund - - - - -	10,161 16 6	Investments: - - - - -	
Profit and Loss Account { Total for Year - - - - - £. 5,832 13 3 } <i>Ad interim</i> Dividend paid - 3,244 10 - }	2,588 3 3	In British Government Securities - - - - - £. 44,000	39,490 10 8
Sum under Life Policies admitted, not yet after deducting Re-assurances - - - - -	2,295 7 1	" Railway and other Debentures and Debenture Stock - - - - - £1,900	31,368 10 -
Sum under Life Policies surrendered - - - - -	35 2 -	" House Property - - - - -	1,400 - -
Outstanding Fire Losses - - - - -	8,586 9 5	Other Investments: - - - - -	
Sums owing by the Company: - - - - -		Township Rates - - - - -	14,400 - -
Unclaimed Dividends - - - - -	3,529 10 2	Port and Docks Rates - - - - -	30,000 - -
Amount of Life Assurance Companies - - - - -	590 9 1	Reversions - - - - -	5,834 11 1
£.	237,719 7 6	Agents' Balances - - - - -	626 18 1
		Cash: - - - - -	
		On Deposit - - - - -	5,000 - -
		In hand, and on Current Account - - - - -	1,891 - 2
		Other Assets: - - - - -	
		Loan Debtors - - - - -	125 19 5
		£.	237,719 7 6

William Monk Gibbon, }  
 Richard Welch, } Directors.  
 Lucius O. Hutton, }  
 W. J. Hancock, Actuary, Secretary, and General Officer.

## EMPEROR LIFE ASSURANCE SOCIETY.

## THIRD SCHEDULE.

REVENUE ACCOUNT of the Emperor Life Assurance Society, for the Year ending the 31st March 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	31 March 1875 :	£.	s.	d.
Amount of Funds at the beginning of the Year, March 1874 :				Claims under Policies - - - - -	6,130	17	
Assurance Fund - - - - -	3,459	-	5	Policies surrendered - - - - -	281	4	
Premiums - - - - - £. 16,695 13 5				Bonuses to Policy-holders - - - - -	55	17	
Less Re-assurance - - - - - 1,377 18 10				Dividends to Shareholders - - - - -	165	7	
1875 :				Interest Transfer to Deposit Account - - - - -	232	4	
Interest - - - - - 150 - -				Commission - - - - -	2,767	9	
				Expenses of Management :			
				Advertising - - - - - £. 280 8 10			
				Audit - - - - - 10 10 -			
				Directors' Fees - - - - - 400 - -			
				Medical - - - - - 354 11 5			
				Printing and Stationery - - - - - 279 5 4			
				Policy Stamps - - - - - 62 9 6			
				Rent and Taxes - - - - - 256 11 6			
				Office Salaries - - - - - 1,180 - -			
				Superintendents for extension of Business and Agencies - - - - - 884 19 1			
				Postage - - - - - 95 3 3			
				Repairs and Sundries - - - - - 94 8 7			
				Travelling - - - - - 306 14 -			
					4,205	1	
				Balance of Funds at the end of the Year, as per Fourth Schedule - - - - -	5,088	12	
£.	18,926	15	-		£.		18,926 15

## No. 2.—DEPOSIT ACCOUNT.

	£.	s.	d.	31 March 1875 :	£.	s.	d.
Amount of Deposit at the beginning of the Year, March 1874 - - - - -	15,580	11	9	Deposits repaid during the Year - - - - -	1,570	2	
Interest - - - - - 531 3 9				Interest paid - - - - -	763	8	
Transfer from Life Account - - - - - 232 4 5				Amount of Deposit at the end of the Year, March 1875 - - - - -	14,010	9	
£.	16,343	19	11		£.		16,343 19 1

## FOURTH SCHEDULE.

BALANCE SHEET of the Emperor Life Assurance Society, 31st March 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
31 March 1875 :				31 March 1875 :			
LIFE ASSURANCE FUND.				Mortgages on Property in United Kingdom - - - - -	6,813	11	
Shareholders' Capital paid up - - - - - £. 3,727 14 -				Loans on Society's Policies - - - - -	2,761	3	1
Life Assurance Fund - - - - - 5,088 12 7				Loans on Personal Security - - - - -	1,264	19	
Total Assurance Fund - - - - - 8,816 6 7				Investments in Houses - - - - -	3,907	8	
Deposit Fund - - - - - 14,010 9 2				Investments in Land - - - - -	3,087	9	
Unpaid Claims - - - - - Nil.				Outstanding Premiums - - - - -	Nil.		
Outstanding Accounts - - - - - Nil.				Interest - - - - -	Nil.		
£.	22,826	15	9	Agents' Balances - - - - -	4,208	7	
				Cash on Deposit - - - - -			
				In hand and Current Account at Bankers - - - - -	783	15	
				£.			22,826 15

J. F. Bontems, Chairman of Directors.  
N. J. Powell,  
Alfred J. Larking, } Directors.  
Ebenezer Clarke, Secretary.

CROWN LIFE ASSURANCE COMPANY—continued.

FORM referred to under Heading No. 7, in Fifth Schedule.

SUMMARY and VALUATION of the Policies of the Crown Life Assurance Company, as at 25th March 1875.

DESCRIPTION of TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if Ascertained.	Value by the Institute of Actuaries' H.M. Table. Interest 3½ per Cent. for Assurances, and 4 per Cent. for Bonuses and Annuities.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Estimated Net Yearly Premiums.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.		£.	£.	£.	£.
—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - - -	8,032	4,301,973 7 4	119,465 - -	Not ascertained.	2,163,943	1,634,407	—	—
and Limited Premiums - -	237	145,080 10 -	3,474 13 6		66,450	24,941	—	—
more Lives - - - - -	12	16,945 - -	478 6 9		6,972	6,381	—	—
Premiums payable - - -	-	- - -	628 - 3		-	-	—	—
TOTAL Assurances with Profits	8,281	4,463,998 17 4	124,046 - 6		2,237,374	1,665,629	1,318,807	918,567
—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - -	514	468,590 - -	15,320 15 1		242,460	193,791	—	—
and Limited Premiums - -	26	12,907 - -	321 11 4		6,963	1,753	—	—
more Lives - - - - -	42	65,419 18 -	2,034 3 10		24,991	20,541	—	—
Periods - - - - -	12	13,950 - -	211 1 8		303	341	—	—
Term Assurances - - - -	139	43,150 - -	2,120 2 1		27,371	19,777	—	—
Reversions - - - - -	27	6,087 - -	247 10 8		3,816	1,707	—	—
Premiums payable - - -	-	- - -	115 - -		-	-	—	—
TOTAL Assurances Without Profits	760	610,103 18 -	20,370 4 8		305,913	237,910	203,523	102,390
TOTAL Assurances - - -	9,041	5,074,102 15 4	144,416 5 2		2,543,287	1,903,539	1,522,330	1,020,957
Product Re-assurances - -	-	302,814 6 10	10,150 2 2		153,390	126,151	105,166	48,224
Net Amount of Assurances -	-	4,771,288 8 6	134,266 3 -		2,389,897	1,777,388	1,417,164	972,733
Adjustments, if any - - -	-	- - -	- - -		-	-	-	-
ANNUITIES.								
Immediate - - - - -	43	2,421 14 10	- - -		14,624	-	-	14,624
Deferred - - - - -	1	30 - -	6 10 6		97	82	62	35
Joint Survivorship - - -	2	172 - -	- - -		169	-	-	169
TOTAL of the Results - - -	-	- - -	134,272 13 6		2,404,787	1,777,470	1,417,226	987,561

—The Extra Premiums received for the year to 25th March 1875, amounted to 743 l. - s. 3 d., and were for voyages and residence in Foreign Countries beyond the limits of Europe. These Extra Premiums are for risks generally of short duration, and have always been excluded from the Valuations.

FORM referred to under Heading No. 7, in Fifth Schedule.

VALUATION BALANCE SHEET of the Crown Life Assurance Company, as at 25th March 1875.

	£. s. d.	Cr.	£. s. d.
Liability under Assurances and Annuity Transactions (per Summary Statement provided in Schedule 5) -	987,561 - -	By Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2) - - - - -	1,090,985 10 5
plus - - - - -	103,424 10 5		
£.	1,090,985 10 5	£.	1,090,985 10 5



CROWN LIFE ASSURANCE COMPANY—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Crown Life Assurance Company, made by the Actuary.

1. The date up to which the Valuation is made is the 25th March 1875.
2. The principles upon which the Valuation and Distribution of Profits among the Policy-holders are made are determined by the 62nd clause of the Company's Laws and Regulations, which directs that "The several calculations necessary to be made shall be made by the Actuary, at such rates of interest, and upon such probabilities of the duration of human life, and upon such mathematical principles for determining the respective contributions of the Assured to the said disposable profits as the Board shall from time to time think proper."
3. The Table of Mortality used in the Valuation is the Institute of Actuaries HM. Table.
4. The rates of Interest assumed in the calculations are, Three and a Half per Cent. for the Assurances, and Four per Cent. for the Reversionary Bonus Additions and Annuities.
5. The proportions of the Annual Premium Income, reserved as a provision for future expenses and profits, average 20·82 per cent. of the value of the Premiums With Profits, and 14·45 per cent. of the value of the Premiums Without Profits; which proportions are equal to 20·02 per cent. of the value of the total Premium Income of the Company. The present value of the income so reserved is 381,209 £.
6. The Consolidated Revenue Account since the last Valuation will be found on page 212.
7. The Returns, p. 211, show the Liabilities of the Company under Life Policies and Annuities at the date of the Valuation, the number of Policies, the amount Assured, and the amount of Premiums payable annually under each class of Policies, both with and without participation in Profits; and also the Net Liabilities and Assets of the Company, with the amount of Surplus.
8. Policies share in the Profits at the first Division after they are effected, but the Bonus *vests* only if and when three years' Premiums have been paid.
9. The results of the Valuation are as follows :—
  - (1.) The total amount of Profit made by the Company in the *Quinquennium* was—Surplus, as per Valuation Balance Sheet, 103,424 £. 10 s. 5 d.; and Intermediate Bonus paid to the Assured, 4,657 £. 10 s.; together 108,082 £. 0 s. 5 d.
  - (2.) The amount of Profit divided among the Policy-holders, in addition to the Intermediate Bonus of 4,657 £. 10 s., was 78,785 £., and the number and amount of the Policies which participated were 8,281 for the sum of 4,206,723 £. 7 s. 4 d.
  - (3.) Specimens of Bonuses allotted to Policies for 100 £. effected at the respective ages of 20, 30, 40, 50, and 60, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively.

BONUSES ALLOTTED TO POLICIES ISSUED SINCE 25TH MARCH 1860				BONUSES ALLOTTED TO POLICIES ISSUED BEFORE 25TH MARCH 1860.							
Age at Entry.	Policies in Force for			Age at Entry.	Policies in force for						
	5 Years.	10 Years.	15 Years.		20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
20	4·8	4·9	5·0	20	4	4	4	4	4	4	4
30	4·8	5·0	5·0	30	4	4	4	4	4	4	4
40	4·8	5·0	5·2	40	4	4	4	4	4	—	—
50	4·8	5·2	5·5	50	4	4	4	4	—	—	—
60	4·8	5·4	6·0	60	4	4	—	—	—	—	—

The amounts apportioned under the various modes in which the Bonus might be received were as follows :—

£. 74,589 in Reversionary Bonus.  
 2,578 in Reduction of Premiums.  
 1,618 in converting Whole Life Assurances into Endowment Assurances, payable at a fixed age, or at death.

Chas. Sp. Perceval, Chairman.  
 Park Nelson, Director.  
 B. J. Colvin, Director.  
 B. Hall Todd, Actuary.

CROWN LIFE ASSURANCE COMPANY—continued.

FORM referred to under Heading No. 7, in Fifth Schedule.

SUMMARY and VALUATION of the Policies of the Crown Life Assurance Company, as at 25th March 1875.

DESCRIPTION of TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if Ascertained.	Value by the Institute of Actuaries' H.M. Table. Interest 3½ per Cent. for Assurances, and 4 per Cent. for Bonuses and Annuities.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Estimated Net Yearly Premiums.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.		£.	£.	£.	£.
—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - - -	8,032	4,301,973 7 4	119,465 - -	Not ascertained.	2,163,943	1,634,407	—	—
and Limited Premiums - -	237	145,080 10 -	3,474 13 6		66,450	24,941	—	—
more Lives - - - - -	12	16,945 - -	478 6 9		6,972	6,281	—	—
Premiums payable - - -	-	- - -	628 - 3		-	-	—	—
TOTAL Assurances with Profits	8,281	4,463,998 17 4	124,046 - 6		2,237,374	1,665,629	1,318,807	918,567
WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - -	514	468,590 - -	15,320 15 1		242,469	193,791	—	—
and Limited Premiums - -	26	12,907 - -	321 11 4		6,963	1,753	—	—
more Lives - - - - -	42	65,419 18 -	2,034 3 10		24,991	20,541	—	—
Periods - - - - -	12	13,950 - -	211 1 8		303	341	—	—
Instant Assurances - - -	139	43,150 - -	2,120 2 1		27,371	19,777	—	—
Grants - - - - -	27	6,087 - -	247 10 8		3,816	1,707	—	—
Premiums payable - - -	-	- - -	115 - -		-	-	—	—
TOTAL Assurances Without Profits	760	610,103 18 -	20,370 4 8		305,913	237,910	203,523	102,390
TOTAL Assurances - - -	9,041	5,074,102 15 4	144,416 5 2		2,543,287	1,903,539	1,522,330	1,020,957
Product Re-assurances - -	-	302,814 6 10	10,150 2 2		153,390	126,151	105,166	48,224
Net Amount of Assurances -	-	4,771,288 8 6	134,266 3 -		2,389,897	1,777,388	1,417,164	972,733
Adjustments, if any - - -	-	- - -	- - -		-	-	-	-
ANNUITIES.								
Immediate - - - - -	43	2,421 14 10	- - -		14,624	-	-	14,624
Deferred - - - - -	1	30 - -	6 10 6		97	82	62	35
Joint Survivorship - - -	2	172 - -	- - -		169	-	-	169
TOTAL of the Results - - -	-	- - -	134,272 13 6		2,404,787	1,777,470	1,417,226	987,561

—The Extra Premiums received for the year to 25th March 1875, amounted to 743 l. - s. 3 d., and were for voyages and residence in Foreign Countries beyond the limits of Europe. These Extra Premiums are for risks generally of short duration, and have always been excluded from the Valuations.

FORM referred to under Heading No. 7, in Fifth Schedule.

VALUATION BALANCE SHEET of the Crown Life Assurance Company, as at 25th March 1875.

Liability under Assurances and Annuity Transactions (per Summary Statement provided in Schedule 5)	£. s. d.	Cr. By Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2)	£. s. d.
plus	987,561 - -		1,090,985 10 3
	103,424 10 5		
	£. 1,090,985 10 5		£. 1,090,985 10 5

CROWN LIFE ASSURANCE COMPANY—*continued.*

FORM referred to under Heading No. 6, in Fifth Schedule.

CONSOLIDATED REVENUE ACCOUNT of the Crown Life Assurance Company, for Five Years, commencing 25th March 1870, and ending 25th March 1875.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 25th March 1870, the beginning of the period - -	1,126,281	18	5	Claims under Policies (after deduction of Sums Re-assured) - - -	544,034	17	-
Premiums (after deduction of Re-assurance Premiums) - - -	646,206	7	10	Surrenders - - - - -	33,095	2	-
Consideration for Annuities granted -	3,797	15	5	Annuities - - - - -	10,685	6	8
Interest and Dividends - - -	258,037	18	9	Commission - - - - -	32,303	12	10
Other Receipts:				Expenses of Management - - -	57,954	-	10
Fines from Proprietors for Non-assurance - - - -	1,205	17	6	Dividends and Bonuses to Shareholders	74,387	14	-
Fines from Assured for Revival of Policies - - - -	50	11	6	Quinquennial Bonus to Officers - -	1,370	-	-
Registration Fees - - - -	293	10	-	Other Payments:			
Scottish Friendly Company - -	279	18	7	Pension to Retired Officer - -	1,470	9	10
Shareholders' Capital, voluntarily paid up in full, on 1,557 shares - -	24,522	15	-	Agents' Balances written off -	237	-	7
Quinquennial Bonus to Shareholders, year 1870, added to Paid-up Capital -	22,484	-	-	Amount of Funds on 25th March 1875, the end of the period, as per First Schedule - - - - -	1,327,622	9	3
£.	2,083,160	13	-	£.	2,083,160	13	-

## SIXTH SCHEDULE.

TABLES of PREMIUMS required by Question 1.

Age.	Annual Premium, with Profits.	Annual Premium, without Profits.	Age.	Annual Premium, with Profits.	Annual Premium, without Profits.	Age.	Annual Premium, with Profits.	Annual Premium, without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
14	1 10 3	1 6 7	30	2 7 4	2 1 8	46	3 18 1	3 10 4
15	1 11 2	1 7 5	31	2 8 9	2 2 11	47	4 1 5	3 13 4
16	1 12 1	1 8 3	32	2 10 1	2 4 1	48	4 4 10	3 16 6
17	1 13 -	1 9 -	33	2 11 6	2 5 4	49	4 8 6	3 19 9
18	1 13 11	1 9 10	34	2 13 -	2 6 7	50	4 12 4	4 3 4
19	1 14 10	1 10 8	35	2 14 6	2 8 -	51	4 16 4	4 7 1
20	1 15 10	1 11 6	36	2 16 1	2 9 5	52	5 - 5	4 11 -
21	1 16 10	1 12 5	37	2 17 10	2 10 10	53	5 4 8	4 15 2
22	1 17 10	1 13 4	38	2 19 6	2 12 5	54	5 9 -	4 19 4
23	1 18 11	1 14 3	39	3 1 4	2 14 -	55	5 13 8	5 3 10
24	2 - 1	1 15 3	40	3 3 4	2 15 9	56	5 18 7	5 8 7
25	2 1 2	1 16 3	41	3 5 5	2 17 10	57	6 3 9	5 13 7
26	2 2 5	1 17 4	42	3 7 8	3 - -	58	6 9 3	5 18 11
27	2 3 8	1 18 4	43	3 10 -	3 2 5	59	6 15 1	6 4 7
28	2 4 10	1 19 6	44	3 12 5	3 4 11	60	7 1 2	6 10 6
29	2 6 1	2 - 7	45	3 15 -	3 7 6			



CROWN LIFE ASSURANCE COMPANY—*continued.*STATEMENT of the Life Assurance and Annuity Business of the Crown Life Assurance Company  
on the 25th March 1875.

1. The published tables of Premiums for Assurances for the whole term of life which are in use at the date above mentioned will be found on page 212.

2. The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned, distinguishing the portions assured with and without profits, stating separately the total reversionary bonuses, and specifying the sums assured for each year of life from the youngest to the oldest ages, will be found on page 214.

And the Re-assurances on page 215.

3. The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses, in respect of the respective Assurances mentioned under Heading No. 2, distinguishing ordinary from extra Premiums, will be found on page 214.

And the Re-assurances on page 215.

4. The total amounts assured under classes of Assurance business, other than for the whole term of life, distinguishing the sums assured under each class, and stating separately the amount assured with and without profits, and the total amount of reversionary bonuses are given on page 215.

And the Re-assurances also on page 215.

5. The amounts of Premiums receivable annually in respect of each such special class of Assurances mentioned under Heading No. 4, distinguishing ordinary from extra Premiums, are given on page 215.

And the Re-assurances also on page 215.

6. The total amounts of Premiums which have been received from the commencement upon all Policies under each special class mentioned under Heading No. 4, which are in force at the date above mentioned, are given on page 215.

And the Re-assurances also on page 215.

7. The total amounts of immediate Annuities on lives, distinguishing the amounts for each year of life, are given on page 216.

8. The amount of all Annuities other than those specified under Heading No. 7, distinguishing the amount of Annuities payable under each class, the amount of Premiums annually receivable, and the amount of consideration money received in respect of each such class, and the total amount of Premiums received from the commencement upon all Deferred Annuities, will be found on page 216.

9. The average rate of interest on the investments of the Life Assurance Fund of the Company was, on 25th March 1871, 4*l.* 10*s.* 3*d.*; 1872, 4*l.* 9*s.* 8*d.*; 1873, 4*l.* 9*s.* 7*d.*; 1874, 4*l.* 10*s.*; and 1875, 4*l.* 9*s.* 10*d.* per cent.

10. A table of minimum values allowed for the surrender of Policies for the whole term of life, and for Endowments and Endowment Assurances, and a statement of the method pursued in calculating such surrender values, with instances of its application to Policies of different standing and taken out at various interval ages from the youngest to the oldest, will be found on page 216.

Policies are not effected at other than European rates, but *see* Note as to Extra Premiums at foot of tables pp. 211 and 214. Policies on Lives, below the average, accepted at Premiums for an increased age, are treated as if the increased age were the real age of the assured.

*Chas. Sp. Percival*, Chairman.

*Park Nelson*, Director.

*B. J. Colvin*, Director.

*B. Hall Todd*, Actuary.

## CROWN LIFE ASSURANCE COMPANY—continued.

STATEMENT required by Questions 2 and 3.

WITH PROFITS.					WITHOUT PROFITS.				
Ages.	Amount Assured.	Ordinary Annual Premiums.	Extra Premiums.	Reversionary Bonuses.	Amount Assured.	Ordinary Annual Premiums.	Extra Premiums.		
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.		
17	500	8 5							
18	1,250	20 17 2							
19	2,200	36 19 11							
20	7,000	120 3 6							
21	10,550	191 8 1							
22	16,200	297 10 4		11					
23	20,000	380 19		9	600	10 2 6			
24	38,400	710 6 9	1 1	87					
25	47,850	931 17 6	7 17 6	123	1,800	30 17 2			
26	47,400	958 6 9	3 3	194	300	5 7 8	3 3		
27	53,550	1,105 6 7	3 13 6	247	2,600	49 3 2	2 2		
28	70,100	1,463 4 5	6 6	484	1,700	34 16 5			
29	92,300	1,960 2 5	25	593	700	13 3 7	2 2		
30	80,400	1,730 13 10	29 8	693	4,500	85 11 11			
31	96,250	2,116 18 7	27	975	4,350	87 2 9	50		
32	86,820	1,942 18 4	8 8	1,169	1,800	32 14 11			
33	112,685	2,563 15 3	4 4	1,756	7,100	148 17	5		
34	97,185	2,289 6 4	16 6	1,495	10,050	203 12 2	3 3		
35	123,800	2,960 1 1	31 8 6	2,366	7,410	163 7 9	2 2		
36	133,730	3,288 16 4	17 4	2,648	8,100	172 17 7			
37	119,750	2,953 19 3	29 18	3,411	11,600	263 17 8	3 15		
38	111,275	2,827 3 1		3,093	8,600	182 9 5			
39	142,310	3,699 4 3	4 4	3,746	10,725	242 19 9			
40	127,935	3,376 18 6	140 16	4,149	5,400	194 13 3			
41	121,800	3,307 10 1	7 15	3,685	6,950	186 7 10	4 4		
42	146,175	4,050 5	36 17 6	5,578	14,850	415 3 6	3 3		
43	112,100	3,189 6 7	4	4,071	7,750	189 14 11			
44	109,125	3,117 9 6	23 13	4,851	6,725	193	4		
45	112,125	3,345 5 7	54 4	4,990	20,100	579 3 1			
46	107,300	3,335 7 3	6 13 6	4,194	21,741	569 16 9	21		
47	98,380	3,127 18 6	7 6	3,874	25,675	762 10 1	4 4		
48	98,775	3,005 17 4	11	5,315	90,800	2,560 12 9			
49	100,235	3,457 11 9	34	5,190	14,620	430 9 6	1 1		
50	82,349	2,777 16 1	21	4,484	17,000	531 2 4			
51	78,653	2,605 1 11	29 8 9	4,873	6,425	218 8 5			
52	76,945	2,590 12 5	3 18	5,327	18,610	634	9		
53	65,890	2,269 5 7	1 12 6	4,780	6,000	215 7 1	5		
54	77,579	2,770 19 5	15	6,379	27,960	856 11 2			
55	67,595	2,457 14 6	5 9	5,231	13,100	469 13 4			
56	73,901	2,739 7 5	5	6,697 6 8	10,100	348 10 6	3 3		
57	50,149	2,031 14 4	1 1	3,684	2,550	121 16 3			
58	67,598	2,219 15 4		8,812	5,040	205 7 6			
59	45,973	1,847 12	1 5	4,125	3,850	172 15 2			
60	49,174	1,678 5 6	1	5,132	11,050	424 11 8			
61	47,434	1,843 4 4	10	5,637	6,200	254 3 10	6 6		
62	36,528	1,332 1 3		4,054	5,449	321 9 11			
63	40,948	1,512 16 10	6 5 6	4,836	2,250	129 11 6			
64	43,700	1,624 9 7		5,529	800	40 15 3			
65	27,598	1,227 12	10	3,396	3,650	230 2			
66	32,849	1,201 1 9		5,867	3,400	210 3 2			
67	42,941	1,736 5	1 5	6,703	1,450	111			
68	52,032	2,213 12 6	1 5	7,585	3,400	160 11 8			
69	42,399	1,839 7 9	7 6	7,269	6,800	506 18 3			
70	33,695	1,034 11 5		7,461	1,300	64 9 10			
71	41,308 14	1,639 14 4	5	8,390	2,000	89 16 8			
72	45,499	1,946 11 6		7,440	750	70 12 3			
73	25,837	780 6 3		4,885	400	22 12 4			
74	12,855	451 18 3	1	3,099					
75	27,225	981 13 6	15	6,976	800	66 2 6			
76	20,703	681 19 4	15	3,808	2,500	341 13			
77	23,850	882 12		4,269	8,150	658 6 9			
78	6,949	264 14 3		1,977	150	10 15			
79	17,300	480 13		4,128					
80	13,406 13 4	538 6 9		3,358 13 4					
81	7,580	282 18	1 5	2,292					
82	8,850	380 7 7		2,480					
83	8,100	222 6 6		2,507	350	37 9			
84	5,575	248 1 7		1,692					
85	100	4 8 11		32					
86	6,594	234 5 8		2,315	500	47 4 7			
87	1,100	42 17 11		402					
88	300	13 14 11		59					
90	200	10 18 8		68					
91	220	1 10 4							
£.	4,054,937 7 4	119,465	619 3	247,036	468,590	15,320 15 1	109 18		

Note.—The Extra Premiums received for the year, to 25th March 1875, were for Voyages and Residence in Foreign Countries beyond the limits of Europe. These Extra Premiums are for risks generally of short duration, and have always been excluded from the Valuations.

## CROWN LIFE ASSURANCE COMPANY—continued.

STATEMENT required by Questions 2 and 3.

## RE-ASSURANCES.

WITH PROFITS.				WITHOUT PROFITS.	
AGES.	Amount Assured.	Ordinary Annual Premiums.	Reversionary Bonuses.	Amounts Assured.	Ordinary Annual Premiums.
	£.	£. s. d.	£. s. d.	£.	£. s. d.
24	1,000	20 - -	-	-	-
25	-	-	-	2,000	33 13 4
27	1,000	20 16 8	10 - -	-	-
29	7,000	147 8 4	207 2 -	-	-
33	3,000	70 16 8	100 - -	-	-
34	1,500	38 18 9	-	-	-
36	1,000	23 11 8	73 11 -	-	-
37	-	-	-	4,000	79 - -
38	3,000	83 6 8	50 - -	-	-
39	8,000	201 1 8	440 - -	-	-
40	1,000	26 15 -	50 - -	250	6 5 10
42	2,000	69 16 8	-	-	-
43	1,000	28 9 2	50 - -	-	-
44	500	14 9 2	22 10 -	-	-
45	-	-	-	16,000	508 7 6
46	8,000	261 6 8	495 - -	10,600	221 13 6
47	11,500	387 13 9	190 - -	11,500	347 5 5
48	13,000	400 4 7	1,062 9 -	63,000	1,773 17 6
49	20,500	871 8 4	259 - -	-	-
50	7,500	235 9 7	660 6 -	3,500	149 - -
52	2,000	111 18 4	60 - -	2,500	113 15 -
53	5,000	147 10 -	688 17 -	9,000	450 10 10
54	3,500	150 7 6	141 5 -	18,500	525 13 9
56	5,700	228 16 3	561 7 -	1,500	61 18 9
57	9,000	361 7 11	1,125 5 -	-	-
58	1,000	25 - 10	336 - -	500	19 2 6
60	-	-	-	1,300	65 - -
62	2,000	51 16 8	308 3 3	2,999	174 - -
63	1,000	61 10 10	5 - -	-	-
65	700	42 7 7	14 - -	-	-
68	8,500	586 - 10	922 1 -	2,500	113 9 7
69	8,100	551 18 2	833 10 7	1,500	139 13 9
£.	137,000	5,220 8 3	8,665 6 10	151,149	4,782 7 3

Note.—Age 40, with Profits, Extra Premium 31 l. 10 s.

STATEMENT required by Questions 4, 5, and 6.

DESCRIPTION OF ASSURANCES.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	Bonus.	Total Amount of Premiums Received.
WITH PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Paid-up and Limited Premiums - Two or more Lives	135,886 - -	3,474 13 6	9 - -	9,194 10 -	56,647 13 2
	15,900 - -	478 6 9	-	1,045 - -	5,674 - 5
	151,786 - -	3,953 - 3	9 - -	10,239 10 -	62,321 13 7
WITHOUT PROFITS.					
Paid-up and Limited Premiums - Short Period Assurances	12,907 - -	321 11 4	-	-	6,391 3 -
Endowment Assurances	13,950 - -	211 1 8	-	-	823 15 -
Endowments	43,150 - -	2,120 2 1	5 2 -	-	12,734 19 1
Two or more Lives	6,087 - -	247 10 8	-	-	1,771 5 8
	65,419 18 -	2,034 3 10	-	-	21,458 7 10
£.	141,513 18 -	4,934 9 7	5 2 -	-	43,179 10 7

STATEMENT required by Questions 4, 5, and 6.

## RE-ASSURANCES.

CLASS OF ASSURANCE.	Amounts Assured.	Ordinary Annual Premium.	Total Amount of Premiums Received.
WITHOUT PROFITS.	£.	£. s. d.	£. s. d.
Short Period Assurances	6,000	115 16 8	477 13 4



## CROWN LIFE ASSURANCE COMPANY—continued.

## STATEMENT required by Question 7.

Year of Life.	Annuities.	Year of Life.	Annuities.	Year of Life.	Annuities.
	£. s. d.		£. s. d.		£. s. d.
40 - - -	10 - -	67 - - -	254 5 6	77 - - -	432 11 -
54 - - -	30 - -	68 - - -	72 - 10		
55 - - -	50 - -	69 - - -	9 1 8	79 - - -	110 - -
56 - - -	17 3 4	70 - - -	124 - 2	80 - - -	54 8 4
59 - - -	75 - -	72 - - -	40 - -	85 - - -	172 19 2
63 - - -	120 6 2	74 - - -	493 2 -	86 - - -	24 - -
65 - - -	22 10 2	75 - - -	50 3 -		
66 - - -	60 3 6	76 - - -	200 - -	TOTAL - - £.	2,421 14 10

## STATEMENT required by Question 8.

DESCRIPTION OF ANNUITIES.	Annuities.	Annual Premiums.	Total Annual Premiums Received.	Single Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Contingent Survivorships - - - - -	172 - -	- - -	- - -	388 18 4
Deferred - - - - -	30 - -	6 10 6	39 3 -	- - -
£.	202 - -	6 10 6	39 3 -	388 18 4

## STATEMENT required by Question 10.

## SURRENDER VALUES of Policies, for the Whole Term of Life for 100 l. Sum Assured.

AGE AT ENTRY.	DURATION OF THE POLICY.			
	Five Years.	Ten Years.	Fifteen Years.	Twenty Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - - - -	2 17 -	5 16 11	8 19 5	12 8 1
25 - - - - -	3 2 7	6 7 9	9 19 7	14 2 9
30 - - - - -	3 8 6	7 3 9	11 11 1	16 8 9
35 - - - - -	3 19 4	8 11 4	13 14 4	18 16 9
40 - - - - -	4 17 9	10 7 4	15 16 3	21 7 11
45 - - - - -	5 18 3	11 14 9	17 16 3	24 6 4
50 - - - - -	6 8 11	13 1 3	20 3 11	27 9 10
55 - - - - -	7 6 5	15 4 5	23 6 -	31 9 -
60 - - - - -	8 17 5	17 19 -	27 2 1	36 8 11

The Values for the above, and all other ages and durations, are two-thirds of the pure Value by the Equitable Experience  $3\frac{1}{2}$  per cent. Table.

If Reversionary Bonus has been added to a Policy, the Equitable Experience 5 per cent. Value is allowed for the surrender of such Bonus.

## SURRENDER VALUES of Endowments or Endowment Assurances payable at Age 60.

AGE AT ENTRY.	DURATION OF THE POLICIES.			
	Five Years.	Ten Years.	Fifteen Years.	Twenty Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - - - -	3 14 4	7 8 8	11 3 -	14 17 4
30 - - - - -	6 11 10	13 3 10	19 15 8	26 7 7
40 - - - - -	13 4 7	26 9 2	39 13 10	- - -
50 - - - - -	35 8 4	- - -	- - -	- - -

The state of health of the Assured under Endowment Policies is taken into consideration on a Surrender, but he would receive the above Values if in good health.

The Values for such Assurances are the Equitable Experience  $3\frac{1}{2}$  per cent. pure Endowment Premium multiplied by the number of years for which Premium has been paid.

Chas. Sp. Perceval, Chairman.  
 Park Nelson, Director.  
 B. J. Colvin, Director.  
 B. Hall Todd, Actuary.

## GRESHAM LIFE ASSURANCE SOCIETY.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Gresham Life Assurance Society, for the Year ending 30th June 1875.

	£.	s.	d.		£.	s.	d.
Funds at the beginning of the Year	1,949,069	7	-	Claims under Policies:			
First Year, £.45,148 11 11				Deaths	£.161,692	4	11
Renewals - 340,104 15 6	£.	s.	d.	Endowments	68,598	12	7
385,253	7	5			230,290	17	6
Re-assurance Premiums	3,485	8	7	Less Re-Assured	5,865	6	5
	381,767	18	10	Surrenders	-	-	-
for Annuities	27,308	9	8	Annuities	-	-	-
				Commission	-	-	-
Dividends	92,286	2	-				
				Expenses of Management:			
Loss Account:				For the acquisition of New Business:			
of Stock and Re-Investments	18,800	9	7	Inspectors, Agency, and Travelling			
emption of Bonds	1,020	3	4	Expenses	13,953	8	4
				Advertising	5,991	6	10
	19,820	12	11	Medical Fees	3,413	15	1
	£.	2,470,252	10 5	General Expenses	23,358	10	3
					30,281	6	1
				Fiscal Expenses:			
				Stamps and Income-tax (English			
				and Foreign)	3,098	8	10
				Dividends and Bonus to Shareholders	-	-	-
				Bonus in Cash to Policy-holders	-	-	-
				Amount of Funds at the end of the Year, as per Second			
				Schedule			
					2,089,681	18	4
					£.	2,470,252	10 5

W. H. Thornthwaite, Chairman.  
J. L. Hancock, Director.  
George Tyler, Director.  
F. A. Curtis, Actuary and Secretary.

have examined the above Statement with the Books of Account, and hereby certify the same to be correct.

Dated this 21st day of October 1875.

G. H. Ladbury, } Auditors.  
William W. Venn, }

## SECOND SCHEDULE.

BALANCE SHEET of the Gresham Life Assurance Society, on the 30th June 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Members' Capital paid up	21,712	-	-	Mortgages on Property within the United Kingdom	240,025	8	7
Reserve Fund	1,928,325	5	1	Mortgages on Property out of the United Kingdom	1,000	-	-
Unpaid Fund	139,644	13	3	Loans on the Company's Policies within their Surrender			
Funds, as per First Schedule				Value	165,550	10	9
				Investments:-			
Admitted but not paid	51,163	7	1	British Government Securities	149,099	11	10
Re-assured	Nil.			Foreign Government Securities	315,282	14	11
				Railway and other Debentures and Debenture Stocks	660,451	16	-
	51,163	7	1	Railway Shares, Preference and Ordinary	19,626	17	10
				House Property	254,123	5	5
Outstanding	1,078	1	2	Loans upon Personal Security	31,152	14	-
Dividends and Bonus not applied for	91	18	10	Credit Premiums	53,835	14	6
				Advances on Reversionary Interests and on Deposit of			
				Securities	74,477	12	4
				Furniture and Fittings	6,878	1	7
				Agents' Balances	48,786	15	6
				Outstanding Premiums	74,331	6	7
				Outstanding Interest and Rents	27,789	10	7
				Cash in hand and on Current Account	19,603	5	-
	£.	2,142,015	5 5		£.	2,142,015	5 5

W. H. Thornthwaite, Chairman.  
J. L. Hancock, Director.  
George Tyler, Director.  
F. A. Curtis, Actuary and Secretary.

have verified, at the Bank of England, the inscription of the Government Funds in the name of the Gresham Life Assurance Society, and have examined the Books, Documents, and Securities, representing the property contained in this Balance Sheet, and hereby certify the correctness of the same.

G. H. Ladbury, } Auditors.  
William W. Venn, }

21 October 1875.

## LONDON LIFE ASSOCIATION.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the London Life Association, for the Year ending the 30th June 1875.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year -	3,149,965	15	4	Claims under Policies -	184,876	-	-
Premiums -	291,104	9	5	Surrenders -	5,966	5	-
Interest and Dividends -	138,107	6	5	Commission -	Nil.	-	-
Fines for Revival of Policies -	26	18	9	Expenses of Management -	10,213	18	1
				Profit and Loss on Stock -	613	-	-
				Property and Income Tax -	1,258	8	-
				Cash Bonus in Reduction of Premiums -	173,222	10	-
				Amount of Funds at the end of year, as per Second Schedule -	3,203,054	5	-
£.	3,579,204	9	11	£.	3,579,204	9	11

Alfred Head, Chairman.  
 William Corrie, Director.  
 Gab. Goldney, Director.  
 Edward Docker, Actuary.

## SECOND SCHEDULE.

BALANCE SHEET of the London Life Association on the 30th June 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds as per First Schedule -	3,203,054	5	5	Mortgages on Property within the United Kingdom	506,235	17	-
Claims admitted but not paid -	47,861	18	6	Mortgages of Rates raised under Acts of Parliament	1,340,179	5	-
				Loans on the Policies of the Association -	274,552	-	-
				£. 440,000 Three per cent. Consols -	387,200	-	-
				£. 10,000 Bank of England Stock -	23,662	-	-
				Rent-charges -	412,430	10	-
				House Property—81, King William-street, E. C. -	13,769	-	-
				Debentures of Corporate Bodies -	168,000	-	-
				Outstanding Premiums -	1,708	5	-
				Outstanding Interest due and payable -	£. 11,863	14	-
				Outstanding Interest accrued and not yet payable -	34,144	4	8
				Cash :			
				On Deposit -	60,000	-	-
				In hand and on Current Account -	16,949	19	-
				Stamps in hand -	221	8	-
£.	3,250,916	3	11	£.	3,250,916	3	11

Alfred Head, Chairman.  
 William Corrie, Director.  
 Gab. Goldney, Director.  
 Edward Docker, Actuary.



LONDON LIFE ASSOCIATION—*continued.*

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies of the London Life Association, made by the Actuary.

(The Answers are numbered to accord with the Numbers of the corresponding Questions.)

Answer 1.—The Valuation is made up to the 30th June 1875.

A. 2.—By Resolutions of the General Court of the Association, dated 3rd April 1844, and 21st January 1857, the valuation and reduction of premiums are to be made in manner following:—

A General Account and Statement of the affairs of the Association is to be made out upon, or as up to, the 30th June in *every* year.

On the debit side thereof is to be placed the present value of the sums assured, the amount of all unsatisfied claims, and other debts owing by the Society, and such further sum on account of claims which may have accrued, but not then ascertained, as the Court of Directors shall consider necessary.

On the credit side is to be placed the value of the funded property, to be taken at a sum equal to 5*l.* per cent. below the mean of the highest and lowest prices of such property in the three next preceding years; the value of all securities and effects belonging to the Society, the value of all Non-members' premiums, and the value of such part of the premiums of Members as they will be required to pay in full. The sum which will then be requisite to make the total of the credit side equal to the total of the debit side is to be regarded and taken as the then present value of the amount of reduced premiums to be thenceforth required of the Members.

The reduction to be made from the premium of each Policy is to be in proportion to the amount of such premium. The Members are in Three Series:—The First Series was commenced in 1806 and was closed in 1855; the Second Series was commenced in 1856 and was closed in 1865; the Third Series was commenced in 1865, and is open. The percentage of reduction of the premiums of the Third Series is to be 15 per cent. less than that of the Second Series, and the per-centage of reduction of the Second Series is to be 10 per cent. less than that of the First Series.

A. 3.—A Table representing the mean mortality of the Equitable Society (Morgan) and of the Government Male Annuitants (1829).

A. 4.—*£*.4 per cent. for Members' Policies, and 3½*l.* per cent. for Non-members' Policies.

A. 5.—The proportion of annual premium Income reserved as a provision for future expenses and reduction of premium is, as to Members' Premiums:—

94½ per cent. in the First Series.

84½ per cent. in the Second Series.

69½ per cent. of such part of the premiums of the Third Series as shall be payable after the first seven years from the date of each Policy respectively.

As to Non-members' Premiums:—

The proportion reserved is one-eleventh.

A. 6.—The valuation being made annually, the Consolidated Revenue Account required is identical with that in the First Schedule.

A. 7.—See page 220.

A. 8.—A Members' Policy must be in force seven years before any reduction in its premium is made, and no addition is ever made to the sum assured by way of bonus.

A Non-member's Policy is not entitled to reduction of premium or bonus.

A. 9.—(1.) The addition to the surplus (including 31,442*l.* 3*s.* 9*d.* applied to a further reduction of 1*l.* per cent. in the premiums) is 34,830*l.* 13*s.* 10*d.*

(2.) The amount to be divided by way of cash bonus and allowed in reduction of premiums during the year commencing 1st July 1875, is 173,222*l.* 10*s.* 9*d.* The number of Policies participating therein is 4,572; and the amount thereby assured is 5,850,275*l.*

(3.) The premiums payable during the year commencing 1st July 1875, on Members' Policies effected at any age, will be reduced at the rates following, viz.:—

First Series,—94½ per cent., Policies having been in force 20 to 69 years.

Second Series,—84½ per cent., Policies in force 11 to 19 years.

Third Series,—69½ per cent., Policies in force 9 to 10 years.

These reductions are at a rate of 1*l.* per cent. greater than the reductions made last year.

Alfred Head, Chairman.  
William Corrie, Director.  
Gib. Goldney, Director.  
Edward Docker, Actuary.

LONDON LIFE ASSOCIATION—continued.

FORM referred to under Heading No. 7 in Fifth Schedule.

SUMMARY and VALUATION of the Policies of the London Life Association as at 30th June 1875.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Mortality Table indicated in Answer N Fifth Schedule. Interest 4 1/2 per Cent. with Participa 3 1/2 per Cent. without Participation.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.
ASSURANCES.		£.	£.	The same Premiums as in the preceding column for the first seven years of each Policy, afterwards 40 per cent. thereof.	£.	£.	£.	£.
I. WITH PARTICIPATION.								
For Whole Term of Life - -	6,347	8,000,810	277,773·439		3,979,728	3,389,133	1,502,601	2,477,1
Extra Premiums payable - -	-	-	451·75		-	-	-	-
TOTAL Assurances With Participation - - }	6,347	8,000,810	278,225·189	- - - -	3,979,728	3,389,133	1,502,601	2,477,1
*Adjustment.—Add the value of further reductions of 34 1/2, 24 1/2, and 9 1/2 per cent. of the premiums of the 1st, 2nd, and 3rd Series of Members respectively - - }	-	-	-	- - - -	-	-	-	640,9
								3,118,0
II. WITHOUT PARTICIPATION.								
For Whole Term of Life - -	120	154,810	3,791·609	3,446·917	91,684	41,862	98,057	59,8
Joint Lives - - - -	3	10,400	690·558	627·78	7,711	4,820	4,381	3,2
Last Survivor - - - -	3	6,350	114·3	103·91	4,290	1,039	945	3,2
Contingent - - - -	11	27,000	484·833	440·757	4,733	3,236	2,942	1,7
Short Period - - - -	8	21,000	300·708	273·371	942	860	782	1
Extra Premiums payable - -	-	-	-	-	-	-	-	-
TOTAL Assurances Without Participation - - }	145	219,560	5,382·008	4,892·735	109,360	51,817	47,107	62,2
Total Assurances (no Re- assurances) - - }	6,492	8,220,370	283,607·197	- - - -	4,089,088	3,440,950	1,549,708	3,180,2

Note 1.—No Reversionary Bonus is granted by this Association, and no Re-assurance effected.  
Note 2.—The above-mentioned extra Premiums are for temporary Foreign risk, and cease on the return of the Assured to this country.  
Note. 3.—\* The account is so stated to meet the suggestion of the Board of Trade.

FORM referred to under Heading No. 7 in Fifth Schedule.

VALUATION BALANCE SHEET of the London Life Association as at 30th June 1875.

Dr.									
To Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5) -	£.	s.	d.		By Life Assurance Funds (as per Balance Sheet under Schedule 2) - - - - -	£.	s.	d.	
To Surplus - - - - -	3,180,287	-	-			3,203,054	5	5	
	22,767	5	5						
	£.	3,203,054	5	5		£.	3,203,054	5	5

## FRIENDS' PROVIDENT INSTITUTION.

## FIRST SCHEDULE.

REVENUE ACCOUNT of the Friends' Provident Institution, for the Year ending 20th of Eleventh Month 1875.

1875. 11 mo. 20.	£. s. d.	1875. 11 mo. 20.	£. s. d.
Amount of Funds at the beginning of the Year -	1,211,250 11 8	Claims under Policies (no Re-assurances) - -	77,584 - -
Premiums (after deducting 21,568 l. 7 s. 10 d. abatements in lieu of Bonus) - - - -	77,288 8 4	Surrenders - - - - -	1,747 17 9
Consideration for Annuities granted - - -	6,446 7 1	Annuities - - - - -	12,822 12 2
Interest and Dividends - - - -	54,399 19 10	Commission - - - - -	3,516 13 2
		Expenses of Management - - - - -	4,199 15 8
		Amount of Funds at the end of the Year, as per Second Schedule - - - - -	1,249,514 8 2
£.	1,949,385 6 11	£.	1,949,385 6 11

Edward West, Chairman.  
George Binns, Deputy Chairman.  
Daniel Tuke, Director.  
Joseph John Dymond, Secretary and Resident Actuary.

## SECOND SCHEDULE.

BALANCE SHEET of the Friends' Provident Institution, on the 20th of Eleventh Month 1875.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Insurance Fund:		Mortgages on Property within the United Kingdom	191,386 3 11
Total, as per First Schedule - - - -	1,249,514 8 2	Loans on the Company's Policies (within their Surrender value) - - - - -	106,494 1 9
Claims admitted but not paid - - - -	13,735 4 2	Investments:	
Unclaimed Annuities and Deposits - - - -	418 18 7	In Railway Debentures - - - - -	63,000 - -
		„ House Property - - - - -	10,622 15 8
		Loans to Corporations of Cities and Towns -	441,135 - -
		„ to Poor Law Unions - - - - -	158,766 - 9
		„ on Security of County and District Rates	183,446 9 2
		„ „ Docks, Navigations, and Waterworks -	76,000 - -
		Agents' Balances - - - - -	108 2 1
		Outstanding Interest, viz.:	
		Accrued, but not yet payable -	13,503 19 9
		Overdue - - - - -	455 6 1
			13,959 5 10
		Cash:	
		On Deposit - - - - -	13,017 12 8
		In hand and on Current Account - - - - -	5,447 4 11
			18,464 17 7
		Stamps on hand - - - - -	285 14 2
£.	1,263,668 10 11	£.	1,263,668 10 11

Edward West, Chairman.  
George Binns, Deputy Chairman.  
Daniel Tuke, Director.  
Joseph John Dymond, Secretary and Resident Actuary.



## YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

## FIFTH SCHEDULE.

STATEMENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Yorkshire Fire and Life Insurance Company, to be made by the Actuary.

Q. 1. The date up to which the Valuation is made?

A. 1. 1st March 1875.

Q. 2. The principles upon which the Valuation and Distribution of Profits among the Policy-holders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations or bye-laws, or otherwise?

A. 2. By the deed of settlement of the Company it is provided that an account shall be taken every five years of the Assets and Liabilities of the Society in each branch of its operations. The principles regulating the Valuation are in the discretion of the Board of Directors (under the advice of the Manager and of the Actuary). As regards the Valuation, each Policy of Assurance and each Policy for the grant of an Annuity was valued separately by the various tables and at the rates of interest stated in the answers to questions 3 and 4 given below. Policies for the whole term of life were valued by a prepared table at the ages of entry. The bonus additions were valued at the ages of the lives at the date of Valuation.

In 1858 the Company was authorised to issue Policies on Life with participation in Profits in the discretion of the Directors, not exceeding four-fifths of the Profits. Two-thirds were divided in 1865; four-fifths in 1870 and 1875.

The Net Profits of the participating branch were distributed to the Policy-holders entitled to participate in proportion to the amount of the Premiums paid during the five years.

Q. 3. The Table or Tables of Mortality used in the Valuation?

A. 3. The Tables of Mortality used in the Valuation, were:—

- (a) For the without Profit Policies, Old Series (effected prior to the 17th September 1858) a special Table of Mortality corresponding at 3 per cent. interest with the Premiums charged by the Society. The resulting Premiums approximate closely to those of the Carlisle Table 3 per cent. interest with a "loading" of 14 per cent.
- (b) For the Policies with and without Profits, New Series (effected subsequent to 17th September 1858), the Carlisle Table.
- (c) For Annuities, the Equitable Experience Table (Davies).

Q. 4. The Rate or Rates of Interest assumed in the calculations?

A. 4. The Rates of Interest assumed in the calculations, are:—

- (a) For Policies of Assurance, both with and without Profits, 3 per cent.
- (b) For Annuities,  $3\frac{1}{2}$  per cent.

Q. 5. The proportion of Annual Premium Income, if any, reserved as a provision for future Expenses and Profits. (If none, state how this provision is made)?

A. 5. The whole of the "loading," averaging 12 per cent. of the Premiums without Profits, and 25 per cent. of the Premiums with Profits, is reserved as a provision for future Expenses and Profits.

Q. 6. The Consolidated Revenue Account since the last Valuation, or, in case of a Company which has made no Valuation since the commencement of the business?

A. 6. The Consolidated Revenue Account since the last Valuation will be found on page 223.

Q. 7. The Liabilities of the Company under Life Policies and Annuities at the date of the Valuation, showing the number of Policies, the amount assured, and the amount of Premiums payable annually under each class of Policies, both with and without participation in Profits; and also the Net Liabilities and Assets of the Company, with the amount of Surplus or Deficiency?

A. 7. These returns will be found on pages 224 and 225.

Q. 8. The time during which a Policy must be in force in order to entitle it to share in the Profits?

A. 8. All Profit Policies in force at date of Valuation are entitled to share in the Profits, but the Bonuses do not vest until three annual premiums have been paid.

Q. 9. The results of the Valuation, showing,

- (1.) The total amount of Profit made by the Company.
- (2.) The amount of Profit divided among the Policy-holders, and the number and amount of the Policies which participated.
- (3.) Specimens of Bonuses allotted to Policies for 100 £ effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—*continued.*

at intervals of five years respectively, together with the amounts apportioned under the various modes in which the Bonus might be received.

A. 9. The results of the Valuation show,—

- (1.) That the total amount of Profit made by the Company was 56,117 *l.* 9 *s.* 4 *d.*
- (2.) That the amount of Profit divided among the Policy-holders was 18,730 *l.* 6 *s.* 2 *d.*, being four-fifths of the Net Profits of the participating branch; the number of Policies which participated was 1,095, and their amount was 544,500 *l.* 13 *s.* 3 *d.*
- (3.) The following are specimens of Bonuses allotted to Policies for 100 *l.*, effected at the undermentioned ages, with the amounts apportioned under the various modes in which the Bonus might be received.

Age at Entry.	POLICY IN FORCE.								
	5 Years.			10 Years.			15 Years.		
	Re- versionary Addition.	Cash Value.	Reduction of Premium for Life.	Re- versionary Addition.	Cash Value.	Reduction of Premium for Life.	Re- versionary Addition.	Cash Value.	Reduction of Premium for Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	6 17 8	1 14 2	- 2 -	—	—	—	—	—	—
21	- - -	- - -	- - -	6 7 -	1 16 2	- 2 2	5 17 3	1 17 -	- 2 4
30	7 10 11	2 6 7	- 2 11	6 18 10	2 7 11	- 3 2	6 8 8	2 9 2	- 3 5
40	- - -	- - -	- - -	7 14 9	3 6 5	- 5 -	7 - 9	3 9 1	- 5 10
41	8 9 6	3 6 1	- 4 8	—	—	—	—	—	—
49	9 5 2	4 8 6	- 7 4	—	—	—	—	—	—
50	- - -	- - -	- - -	8 16 9	4 18 3	- 9 7	8 5 2	5 - 11	- 11 2

*Note.*—The oldest Policy with Profits having been issued in September 1858, no specimens of Bonuses are given for Policies in force for 20 years and upwards, as the Office had no Profit Policies of that duration. No Policy of five years' duration has been granted at the respective ages of 40 and 50, but specimens of Bonuses at ages 41 and 49 are given above. No Policy of 10 or 15 years' duration has been granted at age 20, but specimens of Bonuses for those periods are given at age 21.

Leonard Thompson, Chairman.  
John Robt. Mills, Deputy Chairman.  
W. Gray, Director.  
F. L. Mawdesley, Secretary and General Manager.  
Wm. L. Newman, Actuary.

Yorkshire Insurance Office, York,  
15 December 1875.

FORM referred to under Heading No. 6, in the Fifth Schedule.

CONSOLIDATED REVENUE ACCOUNT of the Yorkshire Insurance Company for Five Years,  
commencing 1st March 1870, and ending 1st March 1875.

	£. s. d.		£. s. d.
Amount of Life Assurance and Annuity Funds on the 1st March 1870, the beginning of the period - - -	423,465 11 6	Claims under Policies (after deduction of sums Re-assured) - - -	222,513 19 7
Premiums (after deduction of Re-assurance Premiums) - - -	199,230 11 11	Surrenders - - -	8,255 1 4
Consideration for Annuities granted - - -	28,758 7 11	Annuities - - -	28,548 11 1
Interest and Dividends - - -	63,214 1 5	Commission - - -	9,225 2 3
Annuities purchased, less proportion of Principal repaid - - -	47,060 19 11	Expenses of Management - - -	16,672 18 9
Advances on Reversions - - -	1,070 17 9	Dividends to Shareholders - - -	13,560 - -
Increase in value of Securities - - -	2,036 16 3	Income Tax - - -	1,471 18 3
£.	764,837 6 8	Bad Debts written off - - -	173 9 11
		Amount of Life Assurance and Annuity Funds on the 1st March 1875, the end of the period as per Third Schedule -	464,416 10 6
		£.	764,837 6 8

## YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—continued.

FORM referred to under Heading No. 7, in Fifth Schedule.

SUMMARY and VALUATION of the Policies of the Yorkshire Insurance Company, as at 1st March 1875.

DESCRIPTION TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Value by the Tables and at the Rates of Interest given in Answers to Questions 3 and 4.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if computed.	Net Liability.
<b>ASSURANCES.</b>								
<b>I.—WITH PARTICIPATION IN PROFITS.</b>								
		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
For Whole Term of Life - - -	1,051	501,766 7 6	14,772 3 11	Not ascer- tained.				69,325 1
Joint Lives - - - - -	27	8,280 14 6	352 14 3					1,175 6
Last Survivor - - - - -	2	8,416 5 -	159 10 -					1,619 3
Endowment Assurances - - -	8	23,735 16 -	1,343 6 6					7,249 10
Limited Payments - - - - -	7	2,301 10 3	102 9 10					310 18
Extra Premiums payable - - -	-	- - -	338 17 8					-
<b>TOTAL Assurances with Profits</b>	<b>1,095</b>	<b>544,500 13 3</b>	<b>17,069 2 2</b>					<b>79,679 19</b>
<b>II.—WITHOUT PARTICIPATION IN PROFITS.</b>								
					Memorandum. — The Sums Assured and the Office Yearly Premiums have not been separately valued. Each Policy was valued singly, and the Net Liability was computed from a prepared Table of the Values of Policies. Vide Answers to Questions 2, 3, and 4.			
For Whole Term of Life - - -	1,341	691,097 4 -	18,908 13 6	Not ascer- tained.				250,739 16
Ascending Scale - - - - -	29	35,697 - -	1,099 5 -					6,428 13
Descending Scale - - - - -	2	700 - -	13 4 3					438 13
Limited Payments - - - - -	9	5,739 - -	- - -					4,404 5
Short Period - - - - -	27	21,020 - -	291 9 10					164 2
Joint Lives - - - - -	23	17,319 - -	821 5 5	Not ascer- tained.				5,168 1
Last Survivor - - - - -	40	47,933 18 6	641 11 11					17,622 2
Contingent - - - - -	9	1,700 - -	34 15 -					217 3
Endowments - - - - -	11	1,443 - -	60 11 3					865 17
Endowment Assurances - - -	65	23,919 - -	1,095 11 3					6,908 5
Extra Premiums payable - - -	-	- - -	561 8 10					-
<b>TOTAL Assurances without Profits</b>	<b>1,556</b>	<b>846,568 2 6</b>	<b>23,527 16 3</b>					<b>292,956 19</b>
<b>Total Assurances - - - -</b>	<b>2,651</b>	<b>1,391,068 - -</b>	<b>40,596 18 5</b>					<b>372,636 18</b>
<b>Deduct Re-assurances - - -</b>	<b>-</b>	<b>38,042 11 3</b>	<b>1,508 5 2</b>					<b>9,246 2</b>
<b>NET AMOUNT OF ASSURANCES</b>	<b>2,651</b>	<b>1,353,025 8 9</b>	<b>39,088 13 3</b>					<b>363,390 16</b>
<b>ANNUITIES.</b>								
Immediate - - - - -	178	5,769 10 3	- - -					44,647 17
Contingent - - - - -	3	30 - -	7 12 6					44 15
Deferred - - - - -	3	35 12 -	- - -					215 18
<b>TOTAL ANNUITIES - - - -</b>	<b>184</b>	<b>5,835 2 3</b>	<b>7 12 6</b>					<b>44,908 5</b>
<b>TOTAL of the RESULTS - - -</b>	<b>-</b>	<b>- - -</b>	<b>39,096 5 9</b>					<b>408,299 1</b>



YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—*continued.*

FORM referred to under Heading No. 7, in Fifth Schedule.

VALUATION BALANCE SHEET of the Yorkshire Insurance Company as at 1st March 1875.

Dr.

Cr.

	£.	s.	d.		£.	s.	d.
To Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) -	408,299	1	2	By Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4) - - - - -	464,416	10	6
To Surplus - - - - -	56,117	9	4				
£.	464,416	10	6	£.	464,416	10	6

## SIXTH SCHEDULE.

STATEMENT of the Life Assurance and Annuity Business of the Yorkshire Fire and Life Insurance Company, on the 1st March 1875.

Question 1. The published Table or Tables of Premiums for Assurances for the whole term of Life, which are in use at the date above mentioned.

Answer 1. The published Tables of Premiums in use on the 1st March 1875, will be found on page 226.

Q. 2. The total amount Assured on Lives for the whole term of Life, which are in existence at the date above mentioned, distinguishing the portions Assured with and without Profits, stating separately the total Reversionary Bonuses, and specifying the sums Assured for each year of life from the youngest to the oldest ages.

A. 2. Vide statement at page 227, and statement of Re-assurances at page 228.

Q. 3. The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of Bonuses, in respect of the respective Assurances mentioned under heading No. 2, distinguishing ordinary from extra Premiums.

A. 3. Vide statement at page 227, and statement of Re-assurances at page 228.

Q. 4. The total amount Assured under classes of Assurance Business, other than the whole term of Life, distinguishing the sums assured under each class, and stating separately the amount Assured, with and without Profits, and the total amount of Reversionary Bonuses.

A. 4. Vide statement at page 228, and statement of Re-assurances at page 228.

Q. 5. The amount of Premiums receivable annually in respect of each such special class of Assurances, mentioned under heading No. 4, distinguishing ordinary from extra Premiums.

A. 5. Vide statement at page 228, and statement of Re-assurances at page 228.

Q. 6. The total amount of Premiums which has been received from the commencement upon all Policies under each special class, mentioned under heading No. 4, which are in force at the date above mentioned.

A. 6. Vide statement at page 228, and statement of Re-assurances at page 228.

Q. 7. The total amount of immediate Annuities on Lives, distinguishing the amounts for each year of life.

A. 7. Vide statement at page 229.

Q. 8. The amount of all Annuities other than those specified under heading No. 7, distinguishing the amount of Annuities payable under each class, the amount of Premiums annually receivable, and the amount of consideration money received in respect of each such class, and the total amount of Premiums received from the commencement upon all deferred Annuities.

A. 8. Vide statement at page 229.

Q. 9. The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year, during the period since the last investigation.

A. 9. On the 1st March 1871, 4*l.* 15*s.* 5*d.* per cent.; on the 1st March 1872, 4*l.* 16*s.* per cent.; on the 1st March 1873, 4*l.* 16*s.* per cent.; on the 1st March 1874, 4*l.* 18*s.* per cent.; on the 1st March 1875, 4*l.* 16*s.* 6*d.* per cent.

Q. 10. A table of minimum values, if any, allowed for the surrender of policies for the whole term of life, and for endowments and endowment-assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing and taken out at various interval ages from the youngest to the oldest. Separate statements to be furnished for business

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—*continued.*

at other than European rates, together with a statement of the manner in which policies on unhealthy lives are dealt with.

A. 10. The practice of the office is as follows:—No surrender value is allowed until three years premiums have been paid. For the ordinary policies for the whole of life, 33 per cent. of the premiums paid (exclusive of any extra premiums for foreign residence and travel or sea risk) is the minimum surrender value; for policies on lives above 60 years of age, a larger proportion of the premiums paid is allowed, ascertained by calculation at the time of surrender.

The office has never been required to quote a surrender value for endowment or endowment-assurance; it has no fixed method of calculating such values, but each case would be considered on its merits and an equitable allowance made. The office does not issue policies at other than European rates; an extra premium is charged according to circumstances when an assured life requires permission to travel, or reside beyond the limits of Europe, or for service in the mercantile marine, or for naval and military risk at foreign stations.

Policies on unhealthy lives are not granted by the office; in the case of policies on lives below the average at increased premiums, such extra premiums are excluded from the valuation. The policies are dealt with as issued at the true ages.

For specimen Table of Surrender Values of Policies, *vide* page 229.

Yorkshire Insurance Office, York,  
15 December 1875.

Leonard Thompson, Chairman.  
John Robt. Mills, Deputy Chairman.  
W. Gray, Director.  
F. L. Mawdesley, Secretary and General Manager.  
Wm. L. Newman, Actuary.

## STATEMENT in Answer to Question No. 1.

The published Tables of Premiums for Assurances for the Whole Term of Life in use on 1st March 1875.

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
10 - - - -	1 10 4	1 6 7	38 - - - -	3 1 1	2 14 9
11 - - - -	1 11 2	1 7 3	39 - - - -	3 3 2	2 16 6
12 - - - -	1 12 -	1 8 -	40 - - - -	3 5 -	2 18 3
13 - - - -	1 12 10	1 8 9	41 - - - -	3 6 5	3 - -
14 - - - -	1 13 8	1 9 6	42 - - - -	3 8 4	3 1 9
15 - - - -	1 14 6	1 10 3	43 - - - -	3 10 5	3 3 7
16 - - - -	1 15 1	1 11 -	44 - - - -	3 12 6	3 5 6
17 - - - -	1 15 11	1 11 9	45 - - - -	3 14 10	3 7 7
18 - - - -	1 16 9	1 12 6	46 - - - -	3 16 8	3 9 2
19 - - - -	1 17 7	1 13 3	47 - - - -	3 19 4	3 11 7
20 - - - -	1 18 6	1 14 -	48 - - - -	4 2 3	3 14 2
21 - - - -	1 19 2	1 14 11	49 - - - -	4 5 6	3 17 2
22 - - - -	2 - 2	1 15 10	50 - - - -	4 9 1	4 - 5
23 - - - -	2 1 3	1 16 9	51 - - - -	4 12 4	4 4 -
24 - - - -	2 2 5	1 17 9	52 - - - -	4 16 6	4 7 10
25 - - - -	2 3 7	1 18 10	53 - - - -	5 1 -	4 12 -
26 - - - -	2 4 6	1 19 7	54 - - - -	5 5 9	4 16 3
27 - - - -	2 5 9	2 - 8	55 - - - -	5 10 10	5 - 11
28 - - - -	2 7 -	2 1 11	56 - - - -	5 15 6	5 5 -
29 - - - -	2 8 4	2 3 -	57 - - - -	6 1 4	5 10 4
30 - - - -	2 9 7	2 4 1	58 - - - -	6 7 7	5 16 -
31 - - - -	2 10 5	2 5 3	59 - - - -	6 13 11	6 1 9
32 - - - -	2 11 9	2 6 5	60 - - - -	7 - -	6 7 4
33 - - - -	2 13 2	2 7 8	61 - - - -	7 4 9	6 12 8
34 - - - -	2 14 8	2 9 -	62 - - - -	7 10 9	6 18 2
35 - - - -	2 16 3	2 10 6	63 - - - -	7 17 3	7 4 -
36 - - - -	2 17 6	2 11 6	64 - - - -	8 4 4	7 10 8
37 - - - -	2 19 3	2 13 -	65 - - - -	8 12 1	7 17 9

## YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—continued.

STATEMENT required by Questions 2 and 3.

next Birthday.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Insured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Premiums.	Amount Insured.	Ordinary Annual Premiums.	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
-	-	-	-	-	300 - -	3 19 9	-	
-	-	-	-	-	100 - -	1 7 1	-	
-	100 - -	-	1 12 -	-	-	-	-	
-	500 - -	17 4 -	7 13 4	-	-	-	-	
-	100 - -	-	1 15 1	-	-	-	-	
-	300 - -	50 12 10	4 11 -	-	600 - -	9 13 9	-	
-	3,200 - -	-	61 1 -	- 6 7	200 - -	4 10 -	-	
-	1,350 - -	4 16 -	26 7 9	- 14 7	300 - -	4 1 9	-	
-	1,650 - -	56 10 7	31 11 4	-	1,000 - -	18 13 4	6 8 6	
-	13,250 - -	46 16 9	271 19 4	4 13 2	4,600 - -	84 13 3	15 - -	
-	2,150 - -	5 5 -	44 3 5	7 10 -	600 - -	9 19 -	-	
-	12,220 - -	31 8 7	266 18 10	2 19 8	7,800 - -	125 6 6	-	
-	12,650 - -	32 - -	276 18 7	- 9 -	2,050 - -	30 11 5	2 2 7	
-	5,600 - -	78 12 6	122 3 1	1 3 1	1,950 - -	34 12 8	2 5 11	
-	13,850 - -	113 17 7	315 3 9	5 6 11	2,099 - -	33 18 6	1 19 1	
-	18,250 - -	383 11 11	408 4 8	13 - 10	9,000 - -	168 2 7	1 3 -	
-	11,140 - -	124 18 7	260 12 3	1 7 -	2,500 - -	44 9 7	3 7 6	
-	9,450 - -	138 19 9	226 1 8	5 7 9	2,999 - -	43 17 2	1 13 10	
-	15,400 - -	105 - 9	385 - 6	14 16 4	8,350 - -	147 2 11	10 19 1	
-	12,050 - -	334 16 -	289 9 5	12 15 3	2,500 - -	44 10 9	-	
-	15,450 - -	408 5 8	386 18 -	15 16 9	2,950 - -	64 11 -	1 4 10	
-	11,850 - -	301 16 10	304 13 6	20 2 9	8,550 - -	180 19 2	-	
-	15,400 - -	514 9 5	398 7 7	- 10 4	6,550 - -	117 16 -	20 5 10	
-	14,950 - -	495 3 2	397 - 10	9 1 8	20,250 - -	352 19 11	13 1 6	
-	17,700 - -	686 6 2	475 5 4	11 14 4	9,300 - -	218 1 9	3 - -	
-	20,300 - -	1,080 8 4	539 1 5	10 10 10	14,070 - -	319 19 1	- 14 6	
-	10,650 - -	401 18 3	295 8 11	7 17 8	7,620 - -	191 11 7	19 11 3	
-	14,100 - -	897 15 4	400 13 9	4 15 11	5,225 - -	111 6 2	2 14 3	
-	17,025 - -	1,352 16 9	481 7 7	48 - 11	11,700 - -	251 9 7	19 3 9	
-	15,650 - -	529 15 5	486 2 3	1 12 11	6,400 - -	172 15 7	22 1 9	
-	12,600 - -	900 6 2	383 18 10	1 7 4	16,240 - -	400 11 8	- 10 -	
-	15,000 - -	688 7 2	486 15 1	8 3 8	10,960 - -	264 10 9	21 13 4	
-	20,100 - -	1,369 8 3	660 - 11	14 2 9	13,549 - -	371 16 1	- 14 4	
-	22,350 - -	1,855 8 6	719 11 11	10 15 7	12,349 - -	283 11 7	10 - 10	
-	13,100 - -	744 7 6	455 11 4	2 5 3	15,297 - -	306 15 2	2 4 -	
-	12,350 - -	563 13 6	450 1 5	4 10 9	24,750 - -	595 9 -	30 3 1	
-	4,800 - -	374 9 7	175 10 8	13 3 4	16,798 - -	451 1 6	-	
-	8,785 - -	505 6 5	340 - 6	8 9 1	15,950 - -	386 4 8	37 11 8	
-	10,700 - -	724 15 -	426 4 7	8 11 9	21,596 - -	574 1 5	22 1 11	
-	13,125 - -	1,147 7 11	522 10 4	7 19 5	17,949 19 -	449 18 -	9 18 -	
-	4,600 - -	305 14 11	190 7 9	- 13 2	17,022 19 -	411 9 4	2 9 8	
-	13,700 - -	1,716 12 8	537 11 8	11 12 10	15,574 - -	405 16 10	6 4 6	
-	3,700 - -	270 8 9	160 5 7	-	17,746 - -	458 12 7	4 5 10	
-	3,700 - -	391 6 6	164 1 2	15 18 -	21,997 - -	507 8 8	7 10 -	
-	6,350 - -	439 9 7	312 - 11	1 11 11	17,254 19 -	436 15 10	- 14 4	
-	4,000 - -	478 10 11	184 2 11	-	19,050 - -	682 17 2	100 16 8	
-	4,550 - -	289 10 5	244 16 4	4 6 6	12,847 - -	446 11 4	7 5 1	
-	1,700 - -	88 10 1	97 2 3	2 16 -	16,235 19 -	518 2 1	5 18 -	
-	2,800 - -	126 7 2	162 18 9	-	12,395 - -	336 5 10	10 2 2	
-	3,900 - -	553 7 4	199 6 3	-	23,897 - -	724 11 6	-	
-	3,150 - -	575 19 7	155 13 6	1 2 -	19,872 18 -	510 16 11	-	
-	1,300 - -	10 10 -	94 4 6	-	27,549 - -	824 2 10	- 15 -	
-	2,800 - -	411 17 6	188 11 1	2 10 -	12,546 19 -	416 16 7	19 9 10	
-	600 - -	45 - 11	42 15 9	-	18,144 - -	573 4 6	8 19 10	
-	2,000 - -	34 8 -	166 19 3	-	18,048 - -	595 9 7	12 5 11	
-	200 - -	26 17 -	14 2 11	- 16 8	10,499 - -	356 4 10	- 15 -	
-	200 - -	13 4 -	17 4 2	1 14 10	10,999 - -	342 16 3	9 17 7	
-	100 - -	-	6 13 11	-	14,839 - -	530 9 6	-	
-	200 - -	18 - -	18 1 6	-	12,150 - -	379 12 3	5 7 3	
-	-	-	-	-	14,500 - -	446 11 2	4 3 10	
-	-	-	-	-	7,850 - -	276 6 8	-	
-	-	-	-	-	6,899 - -	250 4 6	-	
-	-	-	-	-	6,054 11 -	235 8 2	-	
-	-	-	-	-	7,400 - -	255 12 3	-	
-	-	-	-	-	3,575 - -	151 2 2	-	
-	-	-	-	-	900 - -	32 13 9	-	
-	-	-	-	-	1,200 - -	63 11 8	-	
-	200 - -	18 16 -	28 12 -	-	8,100 - -	310 2 4	-	
-	-	-	-	-	2,799 - -	161 7 9	5 4 -	
-	-	-	-	-	700 - -	32 7 4	-	
-	-	-	-	-	550 - -	20 11 5	-	
-	-	-	-	-	1,300 - -	75 1 -	-	
-	-	-	-	-	1,000 - -	68 - -	-	
-	-	-	-	-	4,100 - -	153 9 3	-	
-	-	-	-	-	500 - -	43 - -	-	
TOTAL - - - £.	478,945 - -	22,821 7 6	14,772 3 11	323 5 1	691,097 4 -	18,908 13 6	493 18 10	



YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—*continued.*

STATEMENT in answer to Questions 4, 5, and 6.

CLASS OF ASSURANCE.	Sum Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.
<b>I.—WITH PROFITS.</b>	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Joint Lives - - - -	8,050 - -	290 14 6	352 14 3	3 2 7	2,201 2 2
Last Survivor - - - -	8,000 - -	416 5 -	159 10 -	6 5 -	1,226 5 -
Endowment Assurances - - - -	22,600 - -	1,135 16 -	1,343 6 6	1 5 -	10,199 15 -
Limited Payments - - - -	2,300 - -	1 10 3	102 9 10	5 - -	398 6 4
<b>TOTALS - - - - £.</b>	<b>40,950 - -</b>	<b>1,784 5 9</b>	<b>1,958 - 7</b>	<b>15 12 7</b>	<b>14,025 8 6</b>
<b>II.—WITHOUT PROFITS.</b>					
Ascending Scale - - - -	35,697 - -	- - -	1,099 5 -	15 - -	12,287 14 11
Descending Scale - - - -	700 - -	- - -	13 4 3	- - -	559 4 11
Limited Payments - - - -	5,739 - -	- - -	- - -	- - -	3,803 16 4
Short Period - - - -	21,020 - -	- - -	291 9 10	17 10 -	1,501 18 3
Joint Lives - - - -	17,319 - -	- - -	821 5 5	25 - -	10,672 4 5
Last Survivor - - - -	47,933 18 6	- - -	641 11 11	10 - -	16,401 2 -
Contingent - - - -	1,700 - -	- - -	34 15 -	- - -	208 9 6
Endowments - - - -	1,443 - -	- - -	60 11 3	- - -	651 8 3
Endowment Assurances - - - -	23,919 - -	- - -	1,095 11 3	- - -	7,687 8 8
<b>TOTALS - - - - £.</b>	<b>155,470 18 6</b>	<b>- - -</b>	<b>4,057 13 11</b>	<b>67 10 -</b>	<b>53,767 7 3</b>

STATEMENT of Re-assurances corresponding to the Statement of Assurances under Headings 2 and 3, in force on the 1st March 1875.

Age next Birthday.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums.	Extra Premium.	Amount Assured.	Ordinary Annual Premiums.	Extra Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
31 - - - -	- - -	- - -	- - -	- - -	2,500 - -	46 - 10	- - -
46 - - - -	- - -	- - -	- - -	- - -	1,000 - -	31 5 -	- - -
47 - - - -	- - -	- - -	- - -	- - -	1,000 - -	29 9 2	- - -
48 - - - -	- - -	- - -	- - -	- - -	2,000 - -	62 10 -	- - -
55 - - - -	2,000 - -	318 10 -	72 - -	- - -	- - -	- - -	- - -
57 - - - -	1,800 - -	27 - -	76 16 -	- - -	- - -	- - -	- - -
67 - - - -	3,000 - -	1,560 16 3	101 2 6	- - -	- - -	- - -	- - -
<b>TOTALS - £.</b>	<b>6,800 - -</b>	<b>1,906 6 3</b>	<b>249 18 6</b>	<b>- - -</b>	<b>6,500 - -</b>	<b>169 5 -</b>	<b>- - -</b>

STATEMENT of Re-assurances corresponding to the Statement of Assurances under Headings 4, 5, and 6, in force on the 1st March 1875.

CLASS OF ASSURANCE.	Sum Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Total Premiums Paid.
<b>I.—WITH PROFITS.</b>	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Joint Lives - - - -	2,000 - -	- - -	42 - -	- - -	126 - -
Endowment Assurance - - - -	15,000 - -	836 5 -	881 5 -	- - -	7,050 - -
	17,000 - -	836 5 -	923 5 -	- - -	7,176 - -
<b>II.—WITHOUT PROFITS.</b>					
Ascending Scale - - - -	5,000 - -	- - -	165 16 8	- - -	671 13 4

## YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—continued.

## STATEMENT in answer to Question No. 7.

Present Age.	Annuity.	Present Age.	Annuity.
	£. s. d.		£. s. d.
On Single Lives, 39	4 15 -	On Single Lives, 73	94 - -
" 40	55 16 4	" 74	93 12 -
" 46	15 18 10	" 75	56 8 2
" 47	18 2 6	" 76	429 5 -
" 49	44 14 -	" 77	60 9 -
" 50	20 - -	" 78	247 3 -
" 53	50 - -	" 79	105 6 -
" 54	42 8 -	" 80	362 11 1
" 55	41 - -	" 81	104 10 -
" 56	76 15 6	" 82	82 3 -
" 57	47 14 4	" 83	106 2 -
" 58	73 19 -	" 85	64 13 8
" 59	89 6 -	" 87	133 - -
" 60	64 - -	" 90	68 - -
" 61	222 14 -	" 92	37 3 2
" 62	212 12 -	" 94	10 19 9
" 63	160 16 4		
" 64	278 4 -		5,462 5 7
" 65	364 19 -	On Two Lives	227 16 8
" 66	186 15 4		
" 67	112 10 8		5,690 2 3
" 68	266 8 7	Terminable Annuity for 15 years ending	
" 69	111 8 10	17th March 1886	79 8 -
" 70	228 16 -		
" 71	90 19 -		£. 5,769 10 3
" 72	526 6 6		

SPECIMEN TABLE of Surrender Values of Policies of 1,000*l.* for Whole Life, with Profits, required by Question No. 10.

Age at Entry.	Duration of Policy.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£.	£.	£.	£.
20	31	63	95	127
30	40	81	122	163
40	53	107	160	219
50	73	146	228	328

N.B.—The value of any bonus is given in addition.

## STATEMENT of Annuities other than those specified in Question No. 7, required by Question No. 8.

C L A S S.	Amount of Annuities.	Annual Premiums.	Consideration Money.	Total Amount of Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Contingent	30 - -	7 12 6	- - -	76 5 -
Deferred	35 12 -	- - -	116 - -	- - -
TOTALS	£. 65 12 -	7 12 6	116 - -	76 5 -

Leonard Thompson, Chairman.  
 John Robt. Mills, Deputy Chairman.  
 W. Gray, Director.  
 F. L. Mawdesley, Secretary and General Manager.  
 Wm. L. Newman, Actuary.

Yorkshire Insurance Office, York,  
 15 December 1875.

## BRITISH WORKMAN'S ASSURANCE COMPANY (LIMITED).

## FIRST SCHEDULE.

REVENUE ACCOUNT of the British Workman's Assurance Company (Limited), for the Year ending 30th April 1875.

	£.	s.	d.		£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the Year	1,803	7	8	Claims under Policies (no Re- assurance)	3,709	13	-					
Premiums	12,212	5	6	Surrender Claims	283	6	1		3,992	19	1	
Interest, Dividends and Rent	44	14	9	Commission	-	-	-		3,589	19	-	
Share Capital	23	15	-	Dividends and Bonuses to Shareholders	-	-	-		95	12	5	
				Expenses of Management :								
				New Business and Extension	1,969	8	6					
				Charges	-	-	-					
				Medical Fees	143	17	6					
				Directors' and Auditors' Fees	248	8	-					
				Office Salaries	703	7	9					
				Rent, Rates, and Taxes	104	16	-					
				Printing and Stationery	190	5	9					
				Postage, Remittances, Carriage of Parcels, and Stamps	231	1	-					
				Travelling Expenses, Advertise- ments, and Public Meetings	144	-	10					
				Sundry Payments	36	12	9		3,771	18	1	
				Amount of Funds at the end of the Year	-	-	-		2,633	14	4	
£.	14,084	2	11		£.				£.	14,084	2	11

## SECOND SCHEDULE.

BALANCE SHEET for the Year ending 30th April 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	1,359	4	-	Loans upon Personal Security and Company's Policies	386	-	-
Assurance Fund	1,274	10	4	Agents' Balances	308	7	5
Total Funds, as per First Schedule	2,633	14	4	Outstanding Premiums	571	1	10
Sundry Accounts due to Tradesmen and Medical Officers	80	-	-	Cash in hand, and in Banks on Current Account	960	18	1
Claims admitted, but not paid	35	2	-	Value of Office Furniture, Fixtures, Lease of Office, and Stationery	522	9	-
£.	2,748	16	4	£.	2,748	16	4

Examined, and found correct,  
*William Austin,* } Auditors.  
*W. H. H. Cook,* }

*Henry Horton,* Chairman,  
*James Austin,* } Directors.  
*John Sketchley,* }  
*George Horton,* }  
*Henry Port,* Managing Director.



## LAW LIFE ASSURANCE SOCIETY.

## FIFTH SCHEDULE.

MENT respecting the Valuation of the Liabilities under Life Policies and Annuities of the Law Life Assurance Society, to be made by the Actuary.

## QUESTIONS.

date up to which the valuation is made.  
principles upon which the valuation and distribution of profits among the policy-holders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations or bye-laws, or otherwise.

Table or Tables of Mortality used in the valuation.  
rate or rates of interest assumed in the calculation.

proportion of the annual premium income, if any, reserved as a provision for future expenses and profits.

Consolidated Revenue Account since the last valuation, or in case of a Company which has made no valuation since the commencement of the business.  
liabilities of the Company under life policies and annuities at the date of the valuation, showing the number of policies, the amount assured, and the amount of premiums payable annually under each class of policies, both with and without participation in profits; and also the net liabilities and assets of the Company, with the amount of surplus or deficiency.  
time during which a policy must be in force in order to entitle it to share in the profits.

results of the Valuation, showing,—

- (1.) The total amount of profit made by the Company.
- (2.) The amount of profit divided among the policy-holders, and the number and amount of the policies which participated.
- (3.) Specimens of bonuses allotted to policies for 100 £, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the bonus might be received.

## ANSWERS.

- 1.—31st of December 1874, in respect of the five years then ended.
- 2.—The 75th clause of the Society's Deed of Settlement directs, with reference to the valuation and distribution of profits, that—

"The several calculations (necessary to be made for the several purposes expressed in this clause or regulation) shall be made by the Actuary of this Society for the time being, or by some other person or persons to be approved for that purpose by the Directors for the time being, at such rates of interest, and upon such probabilities of the duration of human life as the Directors for the time being shall from time to time think proper."

The same clause also directs that—

"The share of the surplus belonging to the assured" (under the participating scale of premium) "shall be allotted in shares directly proportioned to their respective contributions to the disposable funds of the Society."

In accordance with this clause the Actuary, at each quinquennial period, with the approval of the Directors, makes the valuation and distribution upon the following principles:—

The valuation of the Society's liabilities is made by ascertaining the present value of the sums assured, and of the amount of bonus thereon and the present value of the future premiums; and by treating the difference as the amount in present money of the Society's liabilities.

The distribution of profits amongst the participating class is made, in the case of policies participating for the first time, by ascertaining the approved amount of premiums paid in respect of each policy, and the value of each such policy (or the amount in present money to be set aside in respect of it); and by treating the difference as the measure in which each policy shares in the distribution of profits. Policies which have participated in the profits on any former distribution are treated as Assurances effected at the date of the last preceding division, at the rate of annual premium applicable to the then ages of the assured. The difference between the improved amount of such premium for five years and the value of the policy is treated as the measure of the share of profits to be allotted to the policy in respect of the sum assured by it; and, as regards the share of profits to be allotted in respect of any previous bonus addition, the difference between the cash value of the addition at the last division, improved at compound interest for five years, and the cash value of it at the date of the current division, is treated as the measure in which the policy, as regards the bonus-addition, shares in the profits.

- 3.—The Northampton Table of Mortality for Participating Policies, and Davies' Equitable Experience for Non-participating Policies.
- 4.—Three per cent. for Policies with Profits, and  $3\frac{1}{4}$  per cent. for Policies without Profits.
- 5.—No specific reserve is made out of the annual premium income in respect of the participating policies as a provision for future expenses and profits, the scale of premium adopted being considered as containing within itself a sufficient provision. But in respect of the non-participating policies, the whole of the loading is reserved as a provision for expenses.
- 6.—See Return on page 232.

7.—See Returns on pages 232 and 233.

- 8.—Policies on the participating scale of premium which have been in force two years and upwards, previously to a division, are entitled to share in the profits.

- 9.—The total amount of profits made during the period (five years ended 31st December 1874) in respect of which the Society's last valuation was made:—

- (1.) £. 599,757. 5. 9.
- (2.) The share allotted to the policy-holders was 479,805 £. 16s. 7d. The number of policies which participated was 5,758, assuring 7,673,350 £.
- (3.) The following are specimens of reversionary bonus allotted to policies for 100 £ effected at the undermentioned ages, at the division of profits, 31st December 1874:—

AGE AT ENTRY.	Duration of Policy.					
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	£. 5	£. 5	£. 5	£. 6	£. 6	£. 6
30	5	6	6	6	7	8
40	6	6	7	8	9	10
50	7	8	9	10	13	17

The whole of the bonus is, in the first instance, converted into an equivalent reversionary sum and added to the policy, and may afterwards, at the option of the assured, be surrendered for a cash payment, or be applied in reduction of future premiums.

## LAW LIFE ASSURANCE SOCIETY—continued.

FORM referred to under Heading No. 6 in the Fifth Schedule.

CONSOLIDATED REVENUE ACCOUNT of the Law Life Assurance Society, for Five Years, commencing the 1st January 1874 and ending the 31st December 1874.

	£.	s.	d.		£.
Amount of Funds on 1st January 1870, the beginning of the Quinquennial Period - - - - -	5,381,412	13	4	Claims under Policies (no Re-assurances) - - - - -	1,936,473
Premiums (less Re-assurance Premiums) - - - - -	1,335,643	13	4	Surrenders - - - - -	103,952
Consideration for Annuities granted - - - - -	1,196,180	12	7	Annuities - - - - -	-
Interest and Dividends - - - - -	-	-	-	Commission - - - - -	54,099
Other Receipts:-				Expenses of Management - - - - -	45,425
Discount on Claims, and Commissions received (on Re-assurances) - - - - -	1,551	5	8	Dividends and Bonuses to Shareholders - - - - -	228,907
Office, Registration, and other Fees - - - - -	438	12	6	Other Payments :	
Fines for Revivals - - - - -	178	9	6	Income Tax - - - - -	20,191
Profit on Sale of Railway Debenture Stock and on Redemption of Rent Charges - - - - -	1,247	13	2	Payments made during the year 1873, on account of the Irish Estates - - - - -	1,923
Additional Value, on 31st December 1874, of Railway Debenture Stock, as compared with cost price - - - - -	4,478	9	-	Amount of Funds on 31st December 1874, the end of the period, as per First Schedule - - - - -	5,547,084
Part of the Proceeds of the Sale of the Society's Irish Estates, and Balance of Rental due at date of Sale - - - - -	17,525	1	4		
£.	7,938,656	10	5	£.	7,938,656

FORM referred to under Heading No. 7 in Fifth Schedule.

SUMMARY and VALUATION of the Policies of the Law Life Assurance Society, as at 31st December 1874.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Value of Policies with Profits by the Northampton Table, Interest 3 per Cent. and of Policies without Profits by Davies' Equitable Experience, Interest 3½ per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if Computed.	Estimated
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS:								
For Whole Term of Life - - -	5,976	9,183,598	235,285 - 6	Not ascertained.	The values of policies on single lives on the participating scale (constituting about 93 per cent. of the whole assurances) is obtained from a prepared Table of Policy Values, which does not show the values of the sums assured and office yearly premiums separately.	Not computed.	3,851	
Other Classes:—								
Joint Lives - - - - -	12	18,620	833 9 5					
Survivor's Life - - - - -	63	95,990	1,593 10 11					
Contingent Assurances - - -	37	32,467	553 16 5					
Extra Premiums payable - - -	-	-	660 6 3					
Premiums in limited number of Annual Payments and Commuted Premiums -	-	-	3,462 8 11					
TOTAL Assurances with Profits -	6,088	9,330,675	242,388 12 5	-	-	-	3,891	
II.—WITHOUT PARTICIPATION IN PROFITS:								
For Whole Term of Life - - - -	234	499,250	17,774 19 2	-	The non-participating policies were valued in a similar way to the participating Assurances.	-	50	
Other Classes:—				-				
Joint Lives - - - - -	4	15,300	798 18 6	-				
Survivor's Life - - - - -	11	23,150	567 7 5	-				
Contingent Assurances - - -	18	26,045	363 6 8	-				
Policies for Terms of Years - -	41	48,490	828 1 11	-				
Extra Premiums payable - - - -	-	-	30 - -	-				
Premiums in limited number of Annual Payments and Commuted Premiums -	-	-	322 3 11	-				
TOTAL Assurances without Profits	358	612,175	20,684 17 7	-	-	-	55	
TOTAL Assurances - - - - -	6,446	9,942,850	263,073 10 -	-	-	-	3,951	
Deduct Re-assurances - - - -	-	105,700	3,378 12 5	-	-	-	-	
NET Amount of Assurances - -	6,446	9,837,150	259,694 17 7	-	-	-	3,951	
Adjustments, if any - - - - -	-	-	-	-	-	-	-	
ANNUITIES.								
Immediate - - - - -	-	-	-	-	-	-	-	
Other Classes - - - - -	-	-	-	-	-	-	-	
TOTAL of the Results - - - -	6,446	9,837,150	259,694 17 7	-	-	-	3,951	



LAW LIFE ASSURANCE SOCIETY—*continued.*

FORM referred to under Heading No. 7 in Fifth Schedule.

VALUATION BALANCE SHEET of the Law Life Assurance Society, as at the 31st December 1874.

Dr.

Cr.

	£.	s.	d.		£.
To Net Liability under Assurance transactions (as per Summary Statement provided in Schedule 5)	-	-	3,951,721 14 -	By Life Assurance Fund, exclusive of the Guarantee Fund (as per Balance Sheet under Schedule 2)*	-
Claims admitted in 1874, but not mature for payment	116,949	-	-		4,713,823 19 9
Claims accrued in 1874, but not announced till 1875	46,396	-	-		
			162,345 - -		
To Surplus			599,757 5 9		
	£.		4,713,823 19 9	£.	4,713,823 19 9

\* The Assurance Fund on 31st December 1874, as certified by the Auditors, shown in the Note under Schedule 2, amounted to

	£.	s.	d.
	4,662,292	2	10
But did not include Premiums due in the year, and not then received, nor fractional interest on Mortgages, &c., to 31st December, which together amounted to			
	51,531	16	11
	£.		4,713,823 19 9

Under the Deed of Settlement it is provided that there shall be a Guarantee Fund of One Million as a security to the Policy-holders, in addition to the Assurance Fund. This Guarantee Fund has been created and now amounts to 1,020,000 £.

The Policy-holders have also the further security of the Uncalled Subscribed Capital of 900,000 £.

Griffith Davies, Actuary, Principal Officer.

Arnold W. White, Chairman in rotation.  
Russell Gurney, } Directors.  
Richd. Nicholson, }

15 September 1875.

## SIXTH SCHEDULE.

STATEMENT of the Life Assurance and Annuity Business of the Law Life Assurance Society,  
on the 31st of December 1874.

## QUESTIONS.

1. The published table or tables of premiums for assurances for the whole term of life which are in use at the date above mentioned.
2. The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned, distinguishing the portions assured with and without profits, stating separately the total reversionary bonuses, and specifying the sums assured for each year of life from the youngest to the oldest ages.
3. The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses, in respect of the respective assurances mentioned under Heading No. 2, distinguishing ordinary from extra premiums.
4. The total amount assured under classes of assurance business, other than for the whole term of life, distinguishing the sums assured under each class, and stating separately the amount assured with and without profits, and the total amount of reversionary bonuses.
5. The amount of premiums receivable annually in respect of each such special class of assurances mentioned under Heading No. 4, distinguishing ordinary from extra premiums.
6. The total amount of premiums which has been received from the commencement upon all policies under each special class mentioned under Heading No. 4, which are in force at the date above mentioned.

## ANSWERS.

1. See Tables, page 234.

2.

See Lists, pages 235 and 236.

3.

4.

5.

See List, page 236.

6.



LAW LIFE ASSURANCE SOCIETY—*continued.*

7. The total amount of immediate annuities on lives, distinguishing the amounts for each year of life.
8. The amount of all annuities other than those specified under Heading No. 7, distinguishing the amount of annuities payable under each class, the amount of premiums annually receivable, and the amount of consideration money received in respect of each such class, and the total amount of premiums received from the commencement upon all deferred annuities.
9. The average rate of interest at which the life assurance fund of the Company was invested at the close of each year during the period since the last investigation.
10. A table of minimum values, if any, allowed for the surrender of policies for the whole term of life and for endowments and endowment assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing and taken out at various interval ages from the youngest to the oldest.
7. The Society does not grant Annuities of any description.
8. *See last answer.*
9. The average rate of interest on the gross amount of the Life Assurance Fund at the close of each year was—1870, 4*l.* 5*s.* 4*d.*; 1871, 4*l.* 5*s.* 6*d.*; 1872, 4*l.* 5*s.* 6*d.*; 1873, 4*l.* 5*s.* 8*d.*; 1874, 4*l.* 5*s.* 8*d.*
10. The consideration allowed for the surrender of policies effected for the whole term of life on the participating scale of premium is two-thirds of the value according to the Northampton 3 per cent. Table; and for any bonus which may have been added, the full value according to the Northampton 4 per cent. Table is allowed. For non-participating policies for the whole term of life on which three full years' premiums have been paid, the surrender consideration allowed is two-thirds of the value according to Davies' Equitable Experience, at 3½ per cent. interest. *See* Instances page 237.

Separate statements to be furnished for business at other than European rates, together with a statement of the manner in which policies on unhealthy lives are dealt with.

The Society does not transact business at other than European rates, but where any party assured desires to go beyond the limits of Europe, a special premium is charged according to the nature and circumstances of each case. The Society does not accept risks on lives considered actually unhealthy; but in somewhat doubtful cases, an addition is made to the premium adapted to the exigencies of the particular case.

TABLES of Premiums in Answer to Question 1 in Sixth Schedule.

Age next Birthday.	Annual Premium per Cent. on Single Lives.		Age next Birthday.	Annual Premium per Cent. on Single Lives.		Age next Birthday.	Annual Premium per Cent. on Single Lives.	
	With Profits.	Without Profits.		With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
14	1 17 7	1 10 4	30	2 13 5	2 6 1	46	4 - 2	3 13 6
15	1 18 7	1 11 2	31	2 14 7	2 7 4	47	4 2 7	3 16 2
16	1 19 8	1 12 -	32	2 15 9	2 8 7	48	4 5 1	3 18 11
17	2 - 8	1 12 11	33	2 17 1	2 9 10	49	4 7 10	4 1 10
18	2 1 8	1 13 9	34	2 18 5	2 11 2	50	4 10 8	4 4 10
19	2 2 8	1 14 7	35	2 19 10	2 12 7	51	4 13 6	4 8 -
20	2 3 7	1 15 6	36	3 1 4	2 14 -	52	4 16 5	4 11 3
21	2 4 6	1 16 5	37	3 2 10	2 15 6	53	4 19 7	4 14 7
22	2 5 4	1 17 5	38	3 4 6	2 17 1	54	5 2 10	4 17 11
23	2 6 3	1 18 4	39	3 6 2	2 18 9	55	5 6 4	5 1 6
24	2 7 1	1 19 5	40	3 7 11	3 - 7	56	5 10 1	5 5 4
25	2 8 1	2 - 6	41	3 9 9	3 2 5	57	5 14 -	5 9 4
26	2 9 1	2 1 7	42	3 11 8	3 4 4	58	5 18 2	5 13 7
27	2 10 1	2 2 8	43	3 13 8	3 6 6	59	6 2 8	5 17 11
28	2 11 1	2 3 10	44	3 15 9	3 8 9	60	6 7 4	6 2 6
29	2 12 3	2 4 11	45	3 17 11	3 11 -			

## LAW LIFE ASSURANCE SOCIETY—continued.

## ANSWERS to Questions 2 and 3 in Sixth Schedule.

CLASSIFIED LIST of POLICIES on Single Lives for the Whole Term, in existence on 31st December 1874.

Age next Birthday.	WITH PROFITS.				Age next Birthday.	WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Premiums.			Amount Assured.	Premiums.		
			Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.	
11	100	-	1 17 8	—	11	—	—	—	
12	350	-	6 11 7	—	12	—	—	—	
14	1,000	-	18 15 10	—	14	—	—	—	
15	200	-	3 15 2	—	15	—	—	—	
16	1,100	-	20 13 6	—	16	—	—	—	
17	—	—	—	—	17	50	- 15 7	—	
18	600	-	11 13 7	—	18	150	2 8 -	—	
19	2,100	-	39 11 4	—	19	1,000	15 3 4	—	
20	4,400	-	38 6 6	—	20	200	3 7 6	—	
21	300	4	5 18 10	—	21	—	—	—	
22	1,300	27	24 8 7	—	22	4,000	69 3 4	—	
23	8,550	45	146 6 1	—	23	700	13 3 9	—	
24	21,500	—	492 14 8	17 - -	24	14,500	277 16 6	—	
25	22,950	9	534 10 6	—	25	6,000	109 6 2	—	
26	28,310	109	663 9 9	2 10 -	26	2,300	47 16 5	—	
27	23,900	147	551 10 4	16 5 -	27	3,150	58 9 9	—	
28	92,700	132	2,228 16 11	—	28	1,650	34 7 6	—	
29	51,250	487	1,241 1 6	40 5 -	29	6,000	113 9 11	—	
30	57,100	1,191	1,328 16 4	—	30	6,400	136 14 6	—	
31	50,900	459	1,278 15 4	37 10 -	31	5,400	114 9 6	—	
32	58,820	3,098	1,380 19 1	10 - -	32	7,250	163 1 8	—	
33	53,885	1,349	1,356 15 7	7 2 6	33	9,400	198 14 2	—	
34	95,350	2,656	2,428 11 9	25 - -	34	15,800	375 3 9	—	
35	76,395	2,283	1,983 17 8	19 - -	35	67,500	2,072 - 5	20 - -	
36	97,200	3,030	2,549 1 5	- 10 -	36	3,600	92 8 1	—	
37	99,750	3,516	2,577 6 11	100 - -	37	17,150	436 12 5	—	
38	79,085	2,424	2,184 6 11	48 - -	38	3,300	79 19 2	—	
39	124,765	5,110	3,310 16 8	—	39	8,150	202 9 1	—	
40	143,380	4,705	3,787 18 6	—	40	5,750	20 19 5	—	
41	132,300	6,144	3,737 14 2	12 10 -	41	28,180	720 - 3	—	
42	106,844	6,225	2,973 4 -	3 2 6	42	7,950	219 11 4	—	
43	114,330	7,215	3,138 17 1	8 - -	43	2,050	55 7 10	—	
44	117,400	8,576	3,280 3 9	—	44	21,350	618 18 2	—	
45	217,375	13,751	6,433 4 9	2 10 -	45	8,370	236 18 4	—	
46	168,700	13,952	4,803 3 4	28 - -	46	13,050	407 17 9	—	
47	111,072	9,159	3,357 15 7	1 5 -	47	10,000	314 11 8	—	
48	148,899	14,050	4,076 19 7	50 - -	48	10,380	333 - 5	—	
49	169,548	16,391	5,141 11 1	7 10 -	49	22,200	697 12 10	10 - -	
50	135,873	14,396	3,850 6 4	16 - -	50	3,400	75 19 8	—	
51	126,699	14,397	3,662 8 9	71 2 6	51	17,950	596 4 -	—	
52	147,767	18,408	4,318 3 2	5 5 -	52	4,300	192 3 6	—	
53	136,148	17,172	4,195 4 3	—	53	14,225	564 18 -	—	
54	174,127	30,392	5,135 15 11	—	54	4,700	193 19 5	—	
55	183,145	33,539	5,300 12 8	2 17 6	55	15,900	609 8 3	—	
56	131,648	23,542	5,213 11 4	2 15 -	56	17,150	732 4 1	—	
57	217,331	36,880	7,177 7 9	1 5 -	57	3,400	158 18 -	—	
58	230,571	45,121	7,079 17 8	10 - -	58	25,000	1,357 9 9	—	
59	207,972	42,015	6,386 6 3	1 12 6	59	5,500	261 13 1	—	
60	232,058	53,566	7,129 2 1	60 - -	60	1,000	41 17 1	—	
61	200,753	44,252	6,634 11 3	24 10 -	61	21,300	1,205 10 1	—	
62	196,342	41,598	6,566 5 8	1 5 -	62	7,270	381 18 1	—	
63	209,857	55,130	6,756 4 4	2 10 -	63	9,200	417 3 -	—	
64	175,322	52,136	5,478 16 9	—	64	7,075	456 1 3	—	
65	169,916	40,254	6,082 12 9	—	65	3,550	227 17 8	—	
66	175,802	46,091	6,181 18 8	2 - -	66	200	9 15 10	—	
67	165,294	43,893	6,121 5 1	1 8 9	67	2,800	167 9 9	—	
68	140,072	51,231	4,430 8 5	6 5 -	68	3,000	176 17 6	—	
69	148,483	56,712	4,675 11 7	—	69	2,250	176 3 11	—	
70	168,003	54,396	5,421 1 4	—	70	1,900	138 9 9	—	
71	145,237	50,558	5,440 17 1	—	71	—	—	—	
72	140,245	53,095	4,599 19 1	5 - -	72	7,800	629 5 5	—	
73	120,485	59,196	3,820 10 4	—	73	1,600	163 14 4	—	
74	116,310	48,665	4,241 4 -	- 15 -	74	650	45 18 5	—	
75	122,740	51,878	4,309 7 4	—	75	2,000	214 3 4	—	
76	140,273	66,719	4,954 17 11	—	76	3,200	337 17 6	—	
77	104,369	55,219	3,782 5 10	2 10 -	77	—	—	—	
78	90,698	41,640	3,738 10 5	—	78	—	—	—	
79	77,802	45,087	2,904 - 10	—	79	—	—	—	
80	63,745	37,758	2,123 11 -	—	80	—	—	—	

## LAW LIFE ASSURANCE SOCIETY—continued.

Age next Birthday.	WITH PROFITS.				Age next Birthday.	WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Premiums.			Amount Assured.	Premiums.		
			Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.	
81	59,650	34,593	2,135 14 10	3 5 -	81	—	—	—	
82	20,575	9,930	812 - 6	—	82	—	—	—	
83	48,250	31,591	1,976 16 11	—	83	—	—	—	
84	52,535	39,051	1,926 12 8	—	84	—	—	—	
85	29,850	23,479	1,096 4 5	—	85	—	—	—	
86	15,895	11,516	630 16 2	—	86	—	—	—	
87	10,550	8,935	461 5 -	—	87	—	—	—	
88	5,850	4,885	273 14 9	—	88	—	—	—	
89	9,459	10,988	325 16 10	4 -	89	—	—	—	
90	8,100	7,929	405 - 9	—	90	—	—	—	
91	2,600	2,497	155 1 8	—	91	—	—	—	
92	3,100	2,090	189 14 5	—	92	—	—	—	
93	1,300	1,724	58 18 8	—	93	—	—	—	
94	550	765	25 14 3	—	94	—	—	—	
98	150	236	8 11 -	—	98	—	—	—	
TOTALS £.	7,542,209	1,641,989	235,285 - 6	660 6 3	- - -	499,250	17,774 19 2	30 - -	
Premiums in limited number of Annual Payments and Commuted Premiums } £. 3,433. 15. 5. - - -					- - - £. 298. 17. 11.				

## ANSWERS to Questions 2 and 3 in Sixth Schedule.

## CLASSIFIED LIST of Re-assurances on Single Lives for the Whole Term, in Existence on 31st December 1874.

Age next Birthday.	WITH PROFITS.				Age next Birthday.	WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Premiums.			Amount Assured.	Premiums.		
			Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.	
28	10,000	- -	239 3 4	—	24	4,000	76 13 4	—	
45	9,200	- -	335 15 4	—	35	40,000	1,200 — —	—	
48	5,000	- -	194 1 3	—	41	5,000	141 2 11	—	
49	10,000	- -	204 6 3	—	58	14,500	758 15 10	—	
60	3,000	- -	171 — —	—	—	—	—	—	
TOTALS £.	37,200	- -	1,144 6 2	- -	-	63,500	2,176 12 1	—	

## ANSWERS to Questions 4, 5, and 6 in Sixth Schedule.

## CLASSIFIED LIST of Special Assurances in Existence on 31st December 1874.

DESCRIPTION OF ASSURANCES.	WITH PROFITS.					WITHOUT PROFITS.				
	Amount Assured.	Reversionary Bonus.	Premiums.		Total Premiums Received.	Amount Assured.	Premiums.		Total Premiums Received.	
			Ordinary.	Extra.			Ordinary.	Extra.		
	£.	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£.	£. s. d.	
Joint Lives - - -	15,199	3,421	833 9 5	- -	11,983 8 9	15,300	798 18 6	-	3,433 17 8	
Survivor's Life - - -	88,666	7,324	1,593 10 11	7 6	33,779 1 4	23,150	567 7 5	-	3,529 2 3	
Contingent Assurances - - -	32,410	957	553 16 5	-	4,254 17 5	22,645	363 6 8	-	1,794 6 1	
Policies for Terms of Years -	Commuted Premiums	-	28 13 6	-	-	50,930	23 6 -	-	2,808 5 11	
RE-ASSURANCES :										
Contingent Assurance - - -	-	-	-	-	-	2,500	26 9 2	-	26 9 2	
Policy for Term of Years -	-	-	-	-	-	2,500	31 5 -	-	62 10 -	



LAW LIFE ASSURANCE SOCIETY—*continued.*

## ANSWER to Question 10 in Sixth Schedule.

INSTANCES of the Surrender Value of Participating Policies for 100*l.* *exclusive* of the Value of the Bonus.

Age at Entry.	Duration of Policy.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 16 -	5 16 -	9 3 -	12 17 -
25	3 3 -	6 13 -	10 10 -	14 12 -
30	3 13 -	7 14 -	12 - -	16 14 -
35	4 6 -	8 16 -	13 16 -	18 17 -
40	4 17 -	10 3 -	15 11 -	21 6 -
45	5 14 -	11 11 -	17 15 -	24 9 -
50	6 8 -	13 4 -	20 10 -	28 6 -
55	7 11 -	15 12 -	24 5 -	32 13 -
60	9 2 -	18 16 -	28 6 -	37 2 -

The full value according to the Northampton 4 per cent. Table is allowed on the Surrender of any Reversionary Bonus added to a Policy.

INSTANCES of the Surrender Value of Non-participating Policies for 100*l.*

Age at Entry.	Duration of Policy.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 17 -	5 17 -	8 19 -	12 18 -
25	3 3 -	6 8 -	10 - -	14 3 -
30	3 9 -	7 4 -	11 11 -	16 9 -
35	3 19 -	8 11 -	13 14 -	18 17 -
40	4 18 -	10 7 -	15 16 -	21 8 -
45	5 18 -	11 16 -	17 16 -	24 6 -
50	6 9 -	13 1 -	20 4 -	27 10 -
55	7 6 -	15 4 -	23 6 -	31 9 -
60	8 17 -	17 19 -	27 2 -	36 9 -

Griffith Davies,  
Actuary, Principal Officer.

Arnold W. White, Chairman in Rotation.  
Russell Gurney,  
Richard Nicholson, } Directors.

15 September 1875.

# NATIONAL INDUSTRIAL LIFE ASSURANCE AND GENERAL DEPOSIT AND ADVANCE COMPANY.

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the National Industrial Life Assurance and General Deposit and Advance Company,  
ending 30th September 1874.

### No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	921	—	—	Claims under Life Policies	59	3	3
Premiums	25	8	—	Surrenders	—	—	—
Interest	16	8	—	Annuities	34	—	—
				Commission	3	13	8
				Expenses of Management	10	—	—
Note.—This Company have no Re-assurances.				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	856	—	—
£.	962	16	11	£.	962	16	11

### No. 2.—DEPOSIT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Deposit Fund at the beginning of the Year	43,533	13	8	Deposits repaid	9,123	3	—
Deposits received	4,042	—	7	Expenses of Management	603	4	—
Interest received on Investments	2,207	16	8	Interest on Deposit Fund	2,116	19	10
Survey Fees	16	1	6	Deposit Fund at the end of the Year, as per Fourth Schedule	38,452	11	3
Loss included in Deficiency in Schedule 4	496	5	8				
£.	50,295	18	1	£.	50,295	18	1

Henry R. Silvester, Chairman.  
William Groser, } Two Directors.  
Mark Lindsey, }  
Charles Woodroffe, Principal Life Officer.

## FOURTH SCHEDULE.

BALANCE SHEET of the National Industrial Life Assurance and General Deposit and Advance Company,  
ending 30th September 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	25,376	11	7	Mortgages on Property within the United Kingdom	55,856	7	5
Life Assurance and Annuity Fund	856	—	—	Agents' Balances	14	17	8
Deposit Fund	38,452	11	3	Cash in hand and on Current Account	899	15	3
	64,685	2	10	Interest due on Advances	7	5	—
Claims under Life Policies admitted, but not yet paid	Nil.			Rents due to the Company	534	18	4
Other Sums owing by the Company:							
Ground Rent on Properties	504	3	4	Deficiency last Year	5,844	5	11
Interest on Deposit Fund	628	2	5	" Deposit Account	496	5	8
	1,132	5	9	" Sale of Property	2,163	13	4
£.	65,817	8	7		8,504	4	11
				£.	65,817	8	7

Henry R. Silvester, Chairman.  
William Groser, } Two Directors.  
Mark Lindsey, }  
Charles Woodroffe, Principal Life Officer.





SECURITY LIFE ASSURANCE COMPANY (LIMITED).

FIRST SCHEDULE.

REVENUE ACCOUNT of the Security Life Assurance Company (Limited), for the Year ending 31st December 1874.

	£.	s.	d.	Claims (after Deduction of Sums Re-Assured):	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	8,798	2	7	Exchanged Policies	1,455	2	4	1,516	2	
				New Exchanged Policies	61					
Premiums:				Surrenders:						
On Exchanged Policies	£. 1,367		7	Exchanged Policies	65	5				
Do. do. by application of				New Exchanged Policies	15			80	5	
Dividends	164	19	11	Expenses of Management:						
On New Exchanged Policies	284	0	3	20% Commission on Premiums collected						
Do. do. by application of				(see also below)	344	9	2			
Dividends	56	19	5	Commission (to Agents)	2	3		346	12	2
On General Policies	81	11	5	Other Payments:						
	£. 1,955		7	Imperial Union Company (allowance on						
Less Re-Assurances	44	1	2	relinquishing the management)	160					
	1,910	10	5	Law charges (outstanding amount due)	104	2	4			
Interest and Dividends				Salaries (under special agreement)	87	10				
				Sundries	1	17	4	353	9	8
Other Receipts, viz.:				Other Payments, under Special Agreements with the Im-						
Assignment Fees	£. -	10	-	perial Union Company, of dates 29th October 1872; 24th						
Office Furniture	13	12	6	March 1873; and 6th July 1874:						
				In 1872, for Law Costs, founding the	£.	s.	d.			
	£.	11,113	3	Company	760					
				In 1873 do. do.	£. 250					
				Law Costs	8	15				
				Do.	50					
				Official Medical Referee's						
				Salary	85					
				Rent	40					
				Sundry small items	16	10				
				Accountant's Fees	26	15	6	477		6
				In 1874, Rent	20					
				Law Expenses and Salaries	122	15		142	15	
				TOTAL per Ledger				1,379	15	6
				(Subject to adjustment with Imperial Union Company,						
				and meantime charged to "General Fund")						
				Amount of funds at the end of the year, as per Second						
				Schedule				7,436	18	7
								£.	11,113	3

SECOND SCHEDULE.

BALANCE SHEET of the Security Life Assurance Company (Limited), on the 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	£. 1			Mortgages on Property within the United Kingdom	4,000		
Assurance Fund	6,935	9	9	Investments in Foreign Government Securities	2,674	16	7
Annuity Fund	NIL			Cash on Deposit	£. 500		
General Fund	500	8	10	" in hand, and on Current Account	323	9	2
TOTAL Funds, as per First Schedule	£. 7,436	18	7		823	9	2
Claims admitted, but not paid		269	17	Agents' Balances		10	18
Outstanding Accounts		110	9	Outstanding Premiums		214	5
	£.	7,817	5	" Interest		93	15
					£.	7,817	5

M. King, Chairman.  
W. H. Swinton, } Directors.  
C. F. North, }  
P. M. Tait, Consulting Actuary.

We have examined the Books of the Company with the vouchers, and find the above Revenue Account and Balance Sheet correct. The securities have been examined by us, and are in order, and we find that the Invested Funds represent 80 per cent. of the Premiums which have been received on existing Assurances, pursuant to the regulations of the Company.

29 July 1875.

L. C. Venables, Auditor.

## UNION ASSURANCE OFFICE.

## THIRD SCHEDULE.

REVENUE ACCOUNTS for the Year ending 30th June 1875.

## No. 1.—LIFE ASSURANCE ACCOUNT.

1875:	£.	s.	d.	1875:	£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year -	784,925	15	0	Claims under Life Policies, after deduction of Sums Re-assured -	95,179	6	-
Premiums, after deduction of Re-assurance -	93,183	16	2	Surrenders -	2,270	11	11
Interest and Dividends -	37,206	13	5	Annuities -	48	11	8
Assignment and other Fees -	26	13	8	Commission -	7,689	2	-
Difference in price of Stock -	10,679	12	11	Expenses of Management -	5,775	8	10
				Bad Debts written off -	117	6	8
				Amount of Life Assurance Fund at the end of the Year -	814,942	9	8
£.	926,022	16	9	£.	926,022	16	9

## No. 2.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Funds at beginning of the Year, viz.:				Losses by Fire, after deduction of Re-assurances -	15,478	14	6
Fire Fund -	£. 604,081	0	8	Expenses of Management -	11,194	18	-
Mortgage Reserve Fund -	7,594	10	6	Commission -	3,515	13	11
				Dividends to Shareholders -	24,750	-	-
Premiums received after deduction of Re-assurances -	611,675	11	2	Bad Debts written off -	10	18	6
Interest and Dividends -	42,791	18	4	Amount of Fire Insurance Funds at the end of the Year, viz.:-			
Difference in price of Stock -	30,412	4	6	Fire Fund -	£. 624,061	4	6
	2,066	5	-	Mortgage Reserve Fund -	7,934	9	7
£.	686,945	19	-				
					631,995	14	1
				£.	686,945	19	-

John Morley, Chairman.  
D. Britten,  
Stephen Soames, } Directors.  
W. B. Lewis, Managing Director.  
Chas. Darrell, Secretary.

## FOURTH SCHEDULE.

BALANCE SHEET on 30th June 1875.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital -	30,000	-	-	Mortgages on Property within the United Kingdom -	784,003	3	4
Life Assurance Fund -	814,942	9	8	Loans on the Company's Policies -	24,651	-	6
Fire Fund -	624,061	4	6	Investments:			
Mortgage Reserve Fund -	7,934	9	7	British Government Securities -	82,815	4	9
				Indian - ditto -	72,668	11	1
Agency Securities -	£. 1,916	11	6	Foreign - ditto -	6,329	2	-
Claims under Life Policies admitted but not yet paid -	26,819	4	-	Railway and other Debentures, and Debenture Stocks -	89,004	13	9
Outstanding Fire Losses -	4,274	13	2	Railway Preference Stock -	277,452	15	8
Do. Charges -	376	4	-	House Property -	7,513	19	8
Do. Dividends -	13,993	8	6	Loans on Rates -	53,368	18	6
				Company's own Shares -	2,973	15	9
				Loans on Shares of the Company -	4,170	-	-
				Loans upon Personal Security -	81,256	14	-
				Agents' Balances -	8,848	10	4
				Outstanding Premiums -	1,460	6	5
				Do. Interest -	6,866	2	3
				Cash on Deposit -	£. 10,000	-	-
				Do. in hand and on Current Account -	10,935	6	11
£.	1,524,318	4	11		20,935	6	11
				£.	1,524,318	4	11

John Morley, Chairman.  
D. Britten,  
Stephen Soames, } Directors.  
W. B. Lewis, Managing Director.  
Chas. Darrell, Secretary.

## CITIZEN ASSURANCE CORPORATION (LIMITED).

## THIRD SCHEDULE.

REVENUE ACCOUNTS of the Citizen Assurance Corporation (Limited) for the Half-year ending 31st January 1874.

## No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Half-year	35,570	2	—	Claims under Life Policies, after Deduction of Sums Re-assured	3,900	—	—
Premiums received, after Deduction of Re-assurance Premiums	8,103	3	1	Surrenders	143	16	2
Consideration for Annuities granted	Nil.			Annuities	55	16	8
Interest and Dividends	1,484	16	11	Commission	693	6	3
Other Receipts	—	—	—	Expenses of Management	1,860	15	7
Transfer Fees	1	—	—	Other Payments	—	—	—
Profit on Sale of Investments	351	15	9	Dividend to Proprietors	500	—	—
				Agents' Balances irrecoverable	24	19	6
				Amount of Life Assurance Fund at end of the Half-year, as per Fourth Schedule	38,332	3	2
£.	45,510	17	9	£.	45,510	17	9

## No. 2.—FIDELITY GUARANTEE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Guarantee Fund at the beginning of the Half-year	1,456	10	8	Claims under Guarantee Policies, after Deductions of Sums Re-assured	406	11	2
Premiums received, after Deduction of Re-assurance Premiums	746	15	6	Expenses of Management	238	19	11
Other Receipts	Nil.			Commission	30	17	11
				Other Payments	Nil.		
				Amount of Guarantee Fund at the end of the Half-year, as per Fourth Schedule	1,526	17	2
£.	2,203	6	2	£.	2,203	6	2

## FOURTH SCHEDULE.

BALANCE SHEET of the Citizen Assurance Corporation (Limited), on the 31st January 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	20,000	—	—	Mortgages on Property within the United Kingdom	6,568	7	11
Life Assurance Fund	38,332	3	2	Do. do. out of do.	Nil.		
Guarantee Fund	1,526	17	2	Loans on the Corporation's Policies	160	10	—
Claims under Life Policies admitted, but not yet paid	250	—	—	Do. Reversions, Annuities, and Life Interests	3,879	10	—
Other Sums owing by the Company	Nil.			Do. upon Personal Security (with Sureties)	1,116	5	9
				Investments:			
				In British Government Securities	2,822	10	—
				" Indian and Colonial do.	Nil.		
				" Foreign Government do.	7,108	11	11
				" Railway and other Debentures and Debenture Stocks	25,275	6	6
				" Do. Shares (Preference and Ordinary)	Nil.		
				" House Property (Office Premises)	1,863	17	6
				" City of London Corporation Bonds	4,997	10	—
				Agents' Balances	1,608	3	—
				Outstanding Premiums	1,586	10	1
				Do. Interest	566	1	6
				Cash:			
				On Deposit	£. 2,000	—	—
				In hand and on Current Account	229	6	5
£.	60,109	—	4		2,229	6	5
				Other Assets:			
				Office Furniture and Fittings	272	13	—
				Policy Stamps in hand	53	16	9
				£.	60,109	—	4

*Fredk. Ingoldby, Chairman,*  
*W. Wood,*  
*William Webster,*  
*Wm. Smith, Secretary.*

Directors.



## ACCOUNTS

AND

## CORRESPONDENCE.

## [ACCOUNTS AND PORTIONS OF CORRESPONDENCE.]

## POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY (LIMITED).

## FIRST SCHEDULE.

Dr.	REVENUE ACCOUNT for the Year ending 31st December 1874.				Cr.			
	£.	s.	d.		£.	s.	d.	
Funds at beginning of Year - - - - -	222,820	7	9	Life Commission - - - - -	2,214	2	-	
Premiums on Life Assurances - - - - -	40,973	8	6	Share ditto - - - - -	2,533	8	1	
Premiums on Shares - - - - -	35	-	-	Claims under Policies - - - - -	£. 3,700	-	-	
Capital paid up - - - - -	1,548	15	-	Surrender of Positive Notes - - - - -	1,122	7	2	
Interest and Dividends - - - - -	7,751	12	2	Expenses of Management:	4,822	7	2	
Premium Interest - - - - -	1,508	2	11	Auditors' and Actuarial Fees - - - - -	594	19	4	
Official Trustee of Bengal - - - - -	2	4	1	Coals and Gas - - - - -	47	-	7	
Suspense Account - - - - -	5	8	10	Advertising - - - - -	4,128	8	3	
Loan Guarantee Fund - - - - -	11	11	6	Directors' Fees and Trustees' Allowances - - - - -	2,831	9	8	
				General Charges - - - - -	1,132	12	6	
				Law Expenses - - - - -	842	13	10	
				Medical Fees - - - - -	1,300	7	4	
				Petty Cash - - - - -	747	15	-	
				Policy Stamps - - - - -	114	9	-	
				Postages, Telegrams, &c. - - - - -	413	4	1	
				Printing and Stationery - - - - -	2,082	4	9	
				Rent and Taxes - - - - -	1,061	10	8	
				Salaries - - - - -	10,875	5	2	
				Travelling Expenses - - - - -	1,428	19	2	
				Warrant Stamps - - - - -	5	-	-	
				Interest to Shareholders - - - - -	27,605	19	4	
				Shares Surrendered and Cancelled - - - - -	11,794	2	-	
				Suspense Account (India, 1873, now adjusted) - - - - -	5,000	-	-	
				Funds at end of Year as per Second Schedule - - - - -	381	7	2	
					220,305	4	3	
	£.	274,656	10	9	£.	274,656	10	9

## SECOND SCHEDULE.

Dr.	BALANCE SHEET for the Year ending 31st December 1874.				Cr.		
LIABILITIES.		£. s. d.		ASSETS.		£. s. d.	
Shareholders' Capital paid up	- £. 250,878 - -			Mortgages on Property within the United Kingdom		36,837	13 3
Loan Guarantee Fund	- - 6,069 18 6			Ditto - ditto - out of the United Kingdom		Nil.	
Life Assurance Fund:—				INVESTMENTS.			
By reason of the Board of Trade's letter, dated 16th June 1874, R. 3620/74, this item is comprised in the Policyholder's Balance Sheet, instead of being included in this Account.				In British Government Securities:			
				Assurance Guarantee Fund 3 per Cent. Consols	- - - - -	£. 47,339	s. 5 d. 8
				Life Assurance Fund in Reduced 3 per Cents.	- - - - -	34,286	18 8
	256,947 18 6			In Indian Government Securities:			81,626 4 4
				On Capital Account	- - - - -	1,571	3 8
				Life Assurance Fund	- - - - -	21,186	18 1
				In Canadian Government Securities:			22,758 1 5
Claims admitted but not yet paid	- Nil.			Deposit with Colonial Government	20,662	2 1	
				Life Assurance Fund	- - - - -	2,346	8 3
Other sums owing by the Company:				In Foreign Government Securities	- - - - -		23,008 10 4
Official Trustee of Bengal (India)	2 4 1			Loans on Personal Security	- - - - -		18,028 9 8
Suspense Account - ditto	- 5 8 10			Loans on Positive Notes	- - - - -		26,401 11 7
				Agents' Balances	- - - - -		1,177 18 1
				Outstanding Premiums	- - - - -		Nil.
				Outstanding Dividends on Stocks	- - - - -		882 6 4
				Office Furniture at Chief and Branch Offices	- - - - -		3,940 1 11
				Cash in hand and on Current Account	- - - - -		5,259 2 9
				Cash in transit from India	- - - - -		385 4 3
							220,305 4 3
				Deficit, being Expenses of establishing and extending the Business to date	- - - - -		36,650 7 2
	£. 256,955 11 5					£.	256,955 11 5

J. D. Bell, Chairman.  
 Geo. H. Waldron, } Directors.  
 Arthur Langdale, }  
 F. Barrow, Managing Director.  
 Anthony Peck, Secretary.

We have examined the Books of the Company with the Vouchers and Securities, including the certificates sent home from the Canadian and Indian branches for investments made there. We have also examined the audited Balance Sheets of those establishments, and we certify that the combined Balance Sheet above exhibits a full and accurate view of the Company's position as shown by the Books.

William Stevens,  
 W. C. Jackson, } Auditors.  
 Mem. Inst. Accountants, }

5 April 1875.

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY—*continued.*

POLICY-HOLDERS' PROFIT and LOSS ACCOUNT from commencement of Company to 31st December 1874.

*Cr.*

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Premiums received	-	-	74,813	8	2		Loading (being proportion of Premiums allowed for Office Expenses)	-	-	13,804
Less Re-Assurances	-	-	211	-	10			-	-	4
						74,602	7	4		
Balance on Life Assurance Fund	-	-	-	-	-	2,051	12	9		
							Claims under Policies	-	-	3,850
								-	-	-
							Surrenders of Positive Notes	-	-	1,334
								-	-	-
							Balance (being Amount to Credit of Life Assurance Fund)	-	-	5,184
								-	-	-
	£.					76,604	-	1		
								£.		76,604
									-	1

## POLICY-HOLDERS' BALANCE SHEET, 31st December 1874.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund as per Profit and Loss Account	57,615	19	9	Reduced 3 per Cent. Annuities	-	34,286	18
Invested as per contra	-	-	-	Indian Government Securities	-	21,186	18
				Canadian Government Securities	-	2,346	8
							57,820
	£.		57,820		£.		57,820
			5				5
			-				-

## The Positive Government Security Life Assurance Company, Limited,

Sir, 34, Cannon-street, E.C., 20 August 1875.

WITH reference to our interviews in relation to the returns of this Company to the end of 1874, under the Life Assurance Companies Act, 1870, I have to request either that the returns may be passed in their present form, or that the Board under Section 9 of the Act should sanction an alteration of the forms for the purpose of adapting them to the circumstances of this Company.

It is objected that in the return under Schedule No. 2, the item "Life Assurance Fund," is omitted, and you have pointed out that this omission will probably hereafter operate to the prejudice of the Company when the valuation returns under Sections 7 and 8 have to be made.

The difference between the returns of this year and those of previous years arises from a desire to place the position of this Company fairly before the public, and it was considered that the construction which had been placed by the Board and well-known actuarial authorities on the term "Life Assurance Fund," justified the course which has been pursued.

The Act gives no definition of that term, save in Section 4 (which has no direct bearing on the present case), and I am bound to adopt the meaning you assign to the term.

According to your letter set out in the body of this Company's Report, the term, as used in the Act, is treated as synonymous with "Balance." But by the special constitution of this Company, trusts have been established for the benefit of its policy-holders under the name of "Life Assurance Fund," which comprise the accumulated net premiums, or four-fifths of the gross premiums received from policy-holders. For this



POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY—*continued.*

Company to enter as a liability the aggregate of these funds, whilst other Companies are permitted to insert no more than the balance after payment of all expenses, would work a manifest hardship to a system of assurance in which the security of policy-holders is made the leading object, and under which expenses are provided out of capital in order that the net premiums may be left untouched.

The amount of the accumulated life fund of this Company in its early years will undoubtedly be greatly in excess of the liabilities under policies, but the surplus cannot be accurately fixed without an actuarial valuation, and it is misleading to insert such a sum as a liability whilst other Companies under identically the same heading, enter no more than the balance remaining in their hands after using their premiums for the purpose of expenses.

With regard to the possible prejudice to the Company, if the present course be continued, when the returns under Sections 7 and 8 become due, the Directors feel satisfied that the increase of the Company's business by that time will obviate any such prejudice, and they are quite prepared to run the risk if you will now pass the accounts as tendered to you.

In the event of the Board considering the present returns to be inadmissible in point of form, I beg to suggest that the Board should allow the Company to insert *an estimate of the liabilities under its policies* as the "Life Assurance Fund," permission being likewise accorded them of lodging with you for publication the policy-holders' Revenue Account and Balance Sheet as appearing in the Report adopted by the shareholders at their last General Meeting.

Apologising for the length of this communication, and expressing the thanks of the Directors for the consideration you have shown in dealing with a troublesome matter,

The Assistant Secretary,  
Finance Department, Board of Trade.

I have, &c.  
(signed) *F. Barrow*,  
Managing Director.

Board of Trade, Whitehall Gardens,  
6 September 1875.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of the Revenue Account and Balance Sheet of your Company for the year ending 31st December 1874, and of three letters dated respectively "April," 14th June, and 20th August last, in which you give various reasons for regarding these statements, under the exceptional constitution of your Company, as exhibiting a suitable compliance with the requirements of the Act of 1870. You further ask that in the event of this Department not so regarding them, an estimate of the Company's liability under its contracts might be introduced into your annual Balance Sheets.

The Board of Trade having given the subject their most careful consideration, have come to the conclusion that if the Company introduce such an item into their accounts, the difficulties which have arisen as to the proper form of their annual returns will disappear. There is no doubt that a Balance Sheet containing such an item of liability would give a more exact representation of the Company's position, and that it would show more nearly the amount of the deficit of assets which has arisen in starting your business than would a Balance Sheet in which either the whole "Positive Assurance Fund" was treated as a liability, or omitted altogether. I am, however, to express the opinion of the Board of Trade that the title "Assurance Fund" would be inadmissible for the new item, which should receive a description in strict accordance with its real nature. The Board of Trade are also of opinion that upon the introduction of this item into your accounts, it would be well that the signature of the person responsible for the sufficiency of the estimate (probably your consulting actuary, Dr. Farr) should be added to the signatures already required by the Act.

I am to add that there can be no serious objection on the part of this Department to accept the proposed additional statements of the policy-holders' Revenue Account and Balance Sheet to which you refer, but if in the ordinary Balance Sheet the Company show distinctly, added into one total, the assets which form the "Positive Government Security Life Assurance Fund" (Clause 10 of the Articles of Association), such supplementary accounts would scarcely seem to be necessary.

Assuming

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY—*continued.*

Assuming that the whole of the assets and liabilities are to be taken into account to determine the amount of surplus divisible between the shareholders and policy-holders, it will be necessary when the time for making the formal and complete valuation arrives, that the entry to be placed on the credit side of the Valuation Balance Sheet should be the amount closing the Consolidated Revenue Account for the period then passed, less the amount of capital, and of any such fund as your Loan Guarantee Fund.

I am, &c.  
(signed) R. G. C. Hamilton.

The Managing Director of the  
Positive Government Security Life Assurance Company,  
Limited, 34, Cannon-street, E.C.

The Positive Government Security Life Assurance  
Company, Limited,

Sir, 34, Cannon-street, London, E.C., 23 December 1875.

REFERRING to previous correspondence on the subject of the accounts of this Company, I beg to inform you that after due consideration the Directors have decided to have a thorough valuation of the business of the Company made by Dr. Farr, and have accordingly instructed him to proceed with the same. As, however, it will entail a considerable amount of labour, and take a long time to complete, I have to request that the Board of Trade will be good enough under these circumstances to accept our accounts as rendered on the 14th June last, and publish them, together with this letter, pending the result of the valuation.

I am, &c.  
(signed) F. Barrow,  
Managing Director.

The Assistant Secretary,  
Finance Department, Board of Trade, S.W.

COPY of CORRESPONDENCE between the Board of Trade and the British Provident Life and Guarantee Association (Limited), as to the Annual Accounts, for the Year ending 30th June 1874.

BRITISH PROVIDENT LIFE AND GUARANTEE ASSOCIATION (LIMITED).

(F. 2696.)

Dear Sir,

ENCLOSED we hand you copy of our Accounts for the year ending 30th June 1874, as required by the Life Assurance Act of 1870.

Chief Accountant, Railway Department,  
Board of Trade, Whitehall, S.W.

11, Chandos-street, Cavendish-square, London,  
5 March 1875.

I am, &c.  
(signed) *J. Baugh*,  
General Manager.

THIRD SCHEDULE.

REVENUE ACCOUNTS of the British Provident Life and Guarantee Association (Limited) for the Year ending 30th June 1874.

No. 1.—LIFE ASSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Premiums, after deduction of Re-assurance Premiums - - - - -	718 16 -	Balance of Account at beginning of Year - - -	1,625 5 3
Interests and Dividends - - - - -	Nil.	Claims under Life Policies - - - - -	Nil.
Transferred to Profit and Loss Account, being excess of Expenditure over Receipts realised apparently upon Life Assurance Account, chiefly in consequence of the Accounts having been hitherto rendered under the First and Second Schedule, and the request of the Board of Trade that all expenditure should be charged in the First Schedule, but chargeable properly against Capital - - - - -	1,842 16 6	Surrenders - - - - -	Nil.
£.	2,561 12 6	Commissions - - - - -	132 5 5
		Expenses of Management - - - - -	654 1 10
		Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	150 - -
		£.	2,561 12 6

No. 2.—GUARANTEE AND COMBINED HEALTH AND ANNUITY ACCOUNT.

	£. s. d.		£. s. d.
Guarantee Premiums received, after deduction of Re-assurances - - - - -	Nil.	Claims - - - - -	Nil.
Health and Annuity - - - - -	50 14 7	Expenses of Management (charged to Life Account). Commission - - - - -	9 7 11
£.	50 14 7	Amount of Fund at the end of the Year, as per Fourth Schedule - - - - -	41 6 8
		£.	50 14 7

No. 3.—PROFIT AND LOSS ACCOUNT.

	£. s. d.		£. s. d.
Balance, as per Fourth Schedule - - - - -	4,696 9 10	Interest paid to Shareholders - - - - -	55 8 9
		Extension and Formation Expenses not charged to other account - - - - -	2,798 4 7
£.	4,696 9 10	Transferred from Life Fund, as explained therein -	1,842 16 6
		£.	4,696 9 10

I hereby certify that I have examined the above Accounts with the Books and Vouchers of the Company, and find them to be correct, and in accordance therewith.

*Thos. J. Coombs*, Auditor.  
*Henry G. Trend*, Chairman.  
*Harold M. Carter*, } Directors.  
*Alfred Wiltshire*, }  
*J. Eddisbury-Baugh*, General Manager.



## BRITISH PROVIDENT LIFE AND GUARANTEE ASSOCIATION (LIMITED)—continued.

## FOURTH SCHEDULE.

BALANCE SHEET of the British Provident Life and Guarantee Association (Limited), on the 30th June 1874.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Authorised Capital 1,000,000 £., in 1,000,000 shares of 1 £. each, whereof 3,482 had been subscribed, in respect of which had been received - - - -	2,834 9 -	Mortgages on Property - - - - -	Nil.
Life Assurance Fund - - - - -	150 - -	Loans on the Company's Policies - - - - -	Nil.
Guarantee and Combined Health and Annuity Fund - - - - -	41 6 8	Investments - - - - -	Nil.
Claims admitted, but not yet paid - - - - -	Nil.	Loans upon Personal Security - - - - -	3 8 6
Other Sums owing by the Company :—		Agents' Balances - - - - -	105 17 11
Premiums paid in Advance - £.10 9 1		Outstanding Premiums and Interest - - - - -	Nil.
Outstanding Charges - - - 1,048 14 10		Cash in hand and on current Account - - - - -	89 5 10
Lent by Directors - - - 94 8 11		Other Assets :—	
Fees due to Directors - - - 953 15 -		Stamps in hand - - - - -	1 1 -
Due to Agents - - - 28 5 9		Office Furniture and Fittings - - - - -	265 6 2
	2,135 13 7	Balance of Profit and Loss Account - - - - -	464 19 5
£.	5,161 9 3	£.	5,161 9 3

I herewith certify that I have examined the above Accounts with the Books and Vouchers of the Company, and find them to be correct, and in accordance therewith.

Thos. J. Coombs, Auditor.  
Henry G. Trend, Chairman.  
Harold M. Carter, } Directors.  
Alfred Wiltshire, }  
J. Eddisbury-Baugh, General Manager.

Board of Trade, Whitehall Gardens,  
26 May 1875.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 5th March last enclosing statements of the Revenue Account and Balance Sheet of your Company to the 30th June 1874; also, the receipt on the 26th ultimo of a form of policy for securing "combined health and annuity benefits."

I am to request that the attention and consideration of your directors may be given to the following observations, and to suggest that your accounts should be reconstructed in accordance therewith.

Section 6 of the Life Assurance Companies Act of 1870, and the detailed instructions in the Third Schedule referred to in that clause, require that a separate revenue account should be rendered for each genus of risk, thus: life contingencies, sickness contingencies, and guarantee contingencies, being wholly different classes of risk, are to be accounted for in three separate and distinct statements of revenue, one for each class. It is especially laid down that life risks are to be kept apart from any other kind of risk, for in regard to all contracts issued after the passing of the Act, it is required that "a separate account shall be kept of all receipts in respect of the life assurance and annuity contracts of the company," and that the life assurance fund, as thus recorded, "shall not be liable for any contracts of the company for which it would not have been liable had the business of the company been only that of life assurance." The annuity transactions should, therefore, be separated from health transactions, and the former given either with those of the life department, or in a separate account.

The Board of Trade have been advised by the highest authority upon assurance matters, that all expenses of extending any particular kind of business are to be understood as embraced by the terms, "expenses of management;" and I am, therefore, to request that your practice in former years in this respect may be continued, and that all the expenses of extending the life business may be entered in the life account, and the real deficiency in the life business arrived at and plainly stated therein.

Any adverse balance of life fund mentioned either at the opening or the close of the revenue account should, by analogy to the descriptions given in the schedule, be described as a deficiency.

I am, &c.  
(signed) R. G. C. Hamilton.

The General Manager of the  
British Provident Life and Guarantee Association  
(Limited),  
66, Bishopsgate-street, Within, E.C.

BRITISH PROVIDENT LIFE AND GUARANTEE ASSOCIATION (LIMITED)—*contd.*

(F. 6129.)

British Provident Life and Guarantee Association,  
66, Bishopsgate-street, Within, London,  
27 May 1875.

Sir,

I AM in receipt of yours of yesterday (F. 2696), and in reply, beg to say that all the guarantee premiums received last year having been re-assured, and no claims having arisen at all, the only item in a separate account, had such been made, would have been a small profit on commission; in future years we will, however, if you desire it, state this in a separate account, should the circumstances remain the same. The health and annuity benefits being combined in one table of premiums, it would complicate matters considerably to divide them in the accounts; still, if you consider it absolutely necessary, we will endeavour to do this also in future years.

With respect to the extension and formation expenses, it is almost impossible to apportion them between the different branches, because the same expenditure helps all more or less, and whether more or less in proportion, only the result (which has yet to be attained) can show; for this reason, and also because we have hitherto understood your argument to be, that all expenses should be charged to revenue (not necessarily to one particular head of revenue) and not to capital, we have placed them to profit and loss, which is a revenue account, and, as we observe, been accepted as such by you in other cases.

As accountants we must enter a protest against the view that all expenses that a company can incur are chargeable against revenue, and we venture to think that if you had applied to the Institute of Accountants instead of the Institute of Actuaries, as the highest authority, you would have been advised in a manner more in accordance with common sense, and with the schedules of the Act, than has, as it seems to us, always been the case.

The Assistant Secretary,  
Finance Department, Board of Trade.

I am, &c.  
(signed) Edwin B. Ingham,  
Managing Director.

(F. 6129.)

Sir,

Board of Trade, Whitehall Gardens,  
1 July 1875.

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 27th May last, giving your reasons for not thinking the accounts of your Company for the year ending 30th June 1874 require amendment in the respects indicated by this Department.

With regard to furnishing separate revenue accounts for essentially different kinds of risk, I am to remind you that one of the chief objects of the Assurance Companies Act of 1870 is to prevent life contracts becoming complicated, and their fulfilment endangered by their being combined with other risks, which either in themselves refer to events less uniform in their occurrence, as those of fire insurances, or be of a nature less understood, as those of assurances against sickness; a reference to the Act will convince you that you should make your returns in accordance with the principle now explained.

Your wish to place the year's expenditure upon items summed up and described as "Extension and Formation Expenses" has been fully reconsidered. It is observed, that since the commencement of your business, *i. e.*, during the four years of the Company's existence under its former and its present name, you have—

RECEIVED—	£.	£.
Premiums - - - - -	1,062	
Interest on Investments - - - - -	5	
		1,067
EXPENDED—		
Interest to Shareholders on their Capital - - - - -	55	
Commission and the various Expenses - - - - -	5,517	
		5,572
Adverse balance - - - - -	£.	4,505

It is observed that you had at the close of the period received 2,834 *l.* in respect of 3,482 *l.* capital shares issued. Yours being a Limited Company, it is clear that the total liability of the shareholders in respect of capital not paid up is 648 *l.* If it is contended (a contention which the Board of Trade do not admit) that the sum of those amounts, 3,482 *l.*, could be set against the above adverse balance, there would still be a deficiency of



BRITISH PROVIDENT LIFE AND GUARANTEE ASSOCIATION (LIMITED)—*contd.*

of over 1,000 *l.* No estimate is here introduced as to any amount of liability that may exist under the Company's contracts, but without this it is clear that at the date of the accounts the assured had nothing but a deficiency of over 1,000 *l.* to look to, and the Board of Trade, under the circumstances, cannot but regard the statement as an incorrect and misleading one, that results in showing assurance funds amounting to about 200 *l.*

The Board of Trade think it requires no technical knowledge of accounting to see that the Institute of Actuaries were right in all ordinary cases in suggesting that all expenses should fairly be charged under the headings already provided in the schedules. Whenever it is intended, as is usually the case, that the burden is ultimately to be borne by the assured in the form of a reduction of bonuses, it is better that the expenditure should be at once charged to the assured's special account than that it should be concealed for a time in an account to which it does not finally belong.

I am to request that accounts, amended as already requested, may be forwarded to this office.

The General Manager of the  
British Provident Life and Guarantee Association  
(Limited),  
66, Bishopsgate-street Within, E.C.

I am, &c.  
(signed) *R. G. C. Hamilton.*

(F. 7629.)

British Provident  
Life and Guarantee Association (Limited).  
66, Bishopsgate-street, Within, London,  
13 July 1875.

Sir,

WE are in receipt of yours of the 1st July, and in reply have to say that our Life Assurance Account, as returned, is not combined with other risks, and that the first paragraph of your letter is therefore entirely inapplicable.

With respect to the following paragraphs, we have to point out that your assertion, that the assured have nothing to look to but a deficiency of over 1,000 *l.*, is based on the very erroneous supposition that the whole of the premiums are required to provide for the risk, whereas every one knows that a very large part of each premium is intended to cover the other expenses. The sum of 150 *l.*, shown as the balance of the Life Assurance Fund, is in fact the amount estimated by the consulting actuary as the actual value of the policies then in force, and against this liability, and the 41 *l.* balance of combined Health and Annuity Account, we show assets amounting to 465 *l.*, or more than double the amount required for the protection of the assured, without taking into account the 648 *l.* of unpaid capital, which is a further security for them, in all more than 1,100 *l.* We may further add that the 953 *l.* 15 *s.* placed to the credit of the directors as fees, has been entirely given up by them, which would of itself fill up your alleged deficiency.

That the paid-up capital has been spent in the formation of the business is undoubtedly the fact, but that is precisely what a paid-up capital is required for in the first instance, and when this has been accomplished, and the money spent recouped by years of successful trading, a paid up-capital is rather an incumbrance than otherwise, and as such has been paid off and got rid of by some of the best companies in existence.

To charge all the expenditure to the policy-holders, and thus show a balance on the wrong side of the account as desired by you, would indeed be a concealment of the fact that the assured had a balance due to them, and a result not contemplated by the Life Companies Act; and as, on the other hand, the shareholders must clearly be the first losers in the event of any loss being ultimately sustained, we cannot but think that the form in which we have submitted our accounts, and which has already been accepted by you in other cases, should be adhered to.

The Assistant Secretary,  
Finance Department, Board of Trade,  
London, S.W.

We are, &c.  
(signed) *E. B. Ingham,*  
Managing Director.

(F. 7629/75.)

Board of Trade, Whitehall Gardens,  
18 August 1875.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 13th ultimo. In reply to the first paragraph of this letter, in which you state that the observation in my letter of the 1st ultimo, that life contracts should not be combined with other risks, is inapplicable to the case of your Company, I am to remind you that the term "Life Contracts," applies to Life Annuities as well as to Life Assurance; and to refer you to the correspondence which had previously taken place with you respecting

O.112.

K K 4

the



BRITISH PROVIDENT LIFE AND GUARANTEE ASSOCIATION (LIMITED)—*contd.*

the combination of the accounts of your Annuity business with those of your Guarantee and Health business, of which the observation in question was a continuation.

As regards the explanations which you give respecting your Life Assurance Account and balance sheet, viz., that the Company's liability under its policies is estimated by the actuary at 150*l.*, and that you have more than double that amount of assets to meet it, I am to point out that your balance sheet certainly shows that you have 465*l.* of assets, mostly in furniture and fittings, but that it shows also that you owe ordinary debts for outstanding charges, and the like, even after deducting the item of 953*l.* 15*s.* for fees which the directors have now decided to forego, amounting to 1,182*l.*

Under these circumstances, accounts which show that you have any assurance fund at all are manifestly incorrect and misleading, and the Board of Trade have some doubt whether they ought not at once to lay your accounts before Parliament, under the Act of 1872, with the correspondence that has passed. They have, however, directed me again to request that the accounts may be amended, and that the Assurance Fund may be returned as "Nil."

The Managing Director of the  
British Provident Life and Guarantee Association  
(Limited),  
66, Bishopsgate-street, Within, E.C.

I am, &c.  
(signed) *Henry G. Calcraft.*

(F. 11,390/75.)

British Provident  
Life and Guarantee Association (Limited),  
13 October 1875.

Sir,

YOUR letter of the 18th August has received the most careful consideration of my Board.

With respect to the combined Health and Annuity Premiums, I have to point out that they differ from ordinary annuity premiums, not only in the combination, but also in the fact that the benefits lapse altogether if the annual payments be not renewed throughout the term of years specified, and that they form, in short, one of those exceptional cases in which the Act leaves power to the Board to accept accounts differing from the ordinary form.

With respect to the liability under policies which was estimated at 150*l.*, it is quite evident that any account which does not show that liability must, to use your own words, be manifestly incorrect and misleading, and in retaining that item, we are following the spirit of the Act, and, possibly, the letter also, more closely than you seem to wish that we should do. In estimating our liabilities and assets in your letter of 18th August, you have forgotten the fact pointed out in yours of 1st July, that we had 648*l.* due on Capital Account, in addition to the 465*l.* of other assets, and I may now inform you that out of the 1,182*l.* of liabilities, a considerable sum due to the officials of the Company has since been foregone by them (besides the directors' fees), so that the assets would cover not only the liability under policies, but all other debts besides.

To the Assistant Secretary,  
Finance Department, Board of Trade,

I am, &c.  
(signed) *E. B. Ingham,*  
Managing Director.

(F. 11,390/75.)

Board of Trade, Whitehall Gardens,  
11 November 1875.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 13th of last month, from which it appears that your directors are not willing to amend the accounts of the Company for the year ending 30th June 1874.

I am to inform you that they feel that no course is left to them but to submit your returns to Parliament under the Act of 1872. In explanation of this course, and as furnishing the Company's reasons for non-compliance with the suggestions made by this department, a copy of the correspondence will be attached to the Returns.

The Managing Director of the  
British Provident Association (Limited),  
66, Bishopsgate-street, Within, E.C.

I am, &c.  
(signed) *R. G. C. Hamilton.*

SLAVE TRADE. No. 1 (1876).

---

CORRESPONDENCE

RESPECTING THE

RECEPTION OF FUGITIVE SLAVES

ON BOARD

HER MAJESTY'S SHIPS.

---

---

*Presented to both Houses of Parliament by Command of Her Majesty.*  
1876.

---

---

LONDON:

PRINTED BY HARRISON AND SONS.

[C-1413.] Price 7d.





# TABLE OF CONTENTS.

No.		Date.	SUBJECT.	Page
1	India Office .. ..	Mar. 9, 1874	Forwarding letter from Government of India relative to reception of a fugitive slave on board Her Majesty's ship "May Frere." Suggesting expediency of consulting Law Officers on subject of rules to be observed in such cases .. ..	1
2	To Admiralty .. ..	Apr. 30, 1875	Rules to be observed as to the reception of fugitive slaves on board Her Majesty's ships. Suggesting that instructions in this sense be sent to Naval Officers of East India squadron .. ..	5
3	Admiralty .. ..	May 11,	Instructions in sense of No. 2 have been sent to Commander-in-chief on East India Station. Does Lord Derby wish similar instructions to be sent to other foreign naval stations? .. ..	7
4	To Admiralty .. ..	21,	Lord Derby considers it advisable that instructions in sense of No. 2 be sent to all foreign naval stations .. ..	7
5	Admiralty .. ..	June 25,	Inclosing draft of Circular Instructions to Naval Officers respecting reception of fugitive slaves. Proposing addition of paragraph .. ..	8
6	To Admiralty .. ..	July 22,	Lord Derby sees no objection to paragraph suggested in No. 5 being added to Instructions to Naval Officers .. ..	8
7	Admiralty .. ..	31,	Instructions respecting "receipt of fugitive slaves;" to form part of "General Slave Trade Instructions" to Naval Officers .. ..	9
8	To Admiralty .. ..	Oct. 6,	Requesting suspension of Instructions to naval officers on subject of reception of fugitive slaves on board Her Majesty's ships .. ..	10
9	Admiralty .. ..	8,	Circular of 31st July relative to fugitive slaves has been suspended .. ..	11
10	To Admiralty .. ..	Nov. 4,	Cabinet has decided to withdraw Circular of 31st July .. ..	11
11	" .. ..	23,	Forwarding draft of amended Instructions respecting reception of fugitive slaves on Her Majesty's ships .. ..	11
12	Admiralty .. ..	Dec. 23,	Inclosing copy of amended Instructions, issued in conformity with No. 11 .. ..	12

## APPENDIX.

No.		Date.	SUBJECT.	Page
1	Her Majesty's Commissioners at Havana	Oct. 10, 1837	Copy of correspondence with Lieutenant Jenkin, of Her Majesty's ship "Romney," relating to his giving up to local authorities a negro who had taken refuge on board .. ..	15
2	To Her Majesty's Commissioners at Havana	Jan. 5, 1838	Approving Lieutenant Jenkin's proceedings, as reported in No. 1 .. ..	16
3	To Sir G. Villiers .. ..	6,	Transmitting copy of correspondence (No. 1), to be communicated to Spanish Government .. ..	16
4	Sir G. Villiers .. ..	27,	Has communicated correspondence (No. 1) to Spanish Government .. ..	16
5	Mr. Hudson .. ..	July 14, 1851	Requesting instructions as to disposal of an African negro who had taken refuge on board Her Majesty's ship "Conflict" at Bahia .. ..	16
6	To Mr. Hudson .. ..	Aug. 20,	Instructions to send negro mentioned in No. 5 to some British Settlement .. ..	17
7	Mr. Jerningham .. ..	Mar. 7, 1856	Case of Captain Sandys, of British ship "Danube," accused of harbouring slaves on board. Has instructed Consuls to warn captains of British vessels not to receive slaves .. ..	18
8	To Mr. Jerningham .. ..	Apr. 30,	Approving instructions sent by him to Consuls .. ..	21
9	" .. ..	June 19,	Referring to instructions (No. 7). Though British merchant-vessels must surrender slaves, it would be the duty of the captain of a British man-of-war to refuse to do so .. ..	21

No.		Date.	SUBJECT.	Page
10	Mr. Jerningham .. ..	Aug. 7, 1856	Has sent copy of No. 9 to Admiral commanding station .. ..	22
11	Extract from Instructions for guidance of Naval Officers employed in the suppression of the Slave Trade	1865	Distinction drawn between the Slave Trade and the system of domestic slavery .. ..	22
12	Consul Pakenham.. ..	Apr. 22, 1869	Reporting complaint by Hova authorities against Captain of Her Majesty's ship "Nymph," respecting his forcible seizure on shore of certain Mozambique slaves .. ..	27
13	To Admiralty .. ..	June 12,	Transmitting copy of Consul Pakenham's despatch, and requesting to be furnished with report from Captain of Her Majesty's ship "Nymph" on the subject .. ..	24
14	To Consul Pakenham .. ..	14,	Approving his proceedings in case of difficulty between captain of Her Majesty's ship "Nymph" and Hova Government .. ..	24
15	Consul Pakenham.. ..	May 6,	Transmitting translation of note of Hova Government alluded to in No. 12 .. ..	24
16	To Admiralty .. ..	July 7,	Transmitting translation of note of Hova Government .. ..	25
17	Admiralty .. ..	Oct. 12,	Transmitting report of Commodore Heath relative to misunderstanding between Hova Government and Captain of Her Majesty's ship "Nymph" .. ..	26
18	Instructions for guidance of Naval Officers employed in suppression of Slave Trade	Nov. 6,	Rules to be observed in distinguishing between vessels engaged in the Slave Trade and those merely with slaves on board.. ..	26
19	Admiralty .. ..	23,	Forwarding copies of correspondence with Governor of Mozambique relative to some negroes who came off to Her Majesty's ship "Daphne" at Mozambique .. ..	27
20	" .. ..	Dec. 7,	Forwarding explanation by Captain of Her Majesty's ship "Nymph" of proceedings alluded to in No. 12, and account by Captain of Her Majesty's ship "Dryad" of proceedings at Majunga .. ..	30
21	To Admiralty .. ..	Jan. 6, 1870	Acknowledging receipt of No. 20. Lord Clarendon considers captains of Her Majesty's ships "Nymph" and "Dryad" were not justified in sailing away with slaves in question.. ..	35
22	Admiralty to Commodore Sir L. Heath	Jan. 13,	Forwarding opinion of Lord Clarendon (No. 21), .. ..	35
23	Admiralty .. ..	Feb. 19,	Forwarding letter from Captain Colomb relative to his proceedings at Tamatave. Lords of Admiralty concur in Sir L. Heath's remarks on subject .. ..	35
24	To Consul Pakenham .. ..	Feb. 25,	To urge upon Hova Government observance of Treaty stipulations respecting Slave Trade, which Her Majesty's Government are aware are at present being violated by them .. ..	38
25	Viscount de Seisal.. ..	Mar. 7,	Complaining of conduct of Commander Sullivan of Her Majesty's ship "Daphne" in detaining certain negroes on board at Mozambique .. ..	38
26	To Admiralty .. ..	16,	Forwarding copy of letter of Viscount Seisal, and requesting that full inquiry may be made into conduct of Commander Sullivan as reported therein .. ..	39
27	Admiralty .. ..	31,	Transmitting copy of communication from Commander Sullivan respecting his conduct at Mozambique. If not considered satisfactory, Court of Inquiry shall be held .. ..	39
28	To Admiralty .. ..	Apr. 7,	Lord Clarendon thinks, it advisable that Court of Inquiry should be held into conduct of Commander Sullivan .. ..	40
29	Admiralty .. ..	12,	Court-martial will be held on Commander Sullivan. Requesting certain information respecting law of Mozambique .. ..	41
30	To Admiralty .. ..	18,	Concurring in expediency of Court-martial on Commander Sullivan. Cannot furnish information respecting Mozambique law (No. 31) .. ..	41
31	Admiralty .. ..	19,	Requesting that application be made to Portuguese Minister for information respecting law of Mozambique .. ..	41
32	Consul Pakenham.. ..	Oct. 18, 1869	His proceedings and decision in case of five negroes who took refuge on board Her Majesty's ship "Dryad" at Majunga .. ..	42
33	Admiralty .. ..	May 10, 1870	Arrival of Her Majesty's ship "Daphne," requesting information applied for in No. 31 .. ..	42

## TABLE OF CONTENTS.

v

No.		Date.	SUBJECT.	Page
34	To Admiralty .. ..	May 12, 1870	Information applied for in No. 31 shortly expected by Portuguese Minister from his Government ..	44
35	Admiralty .. ..	12,	Court of Inquiry has been substituted for court-martial on Commander Sullivan ..	44
36	To Consul Pakenham ..	16,	Approving his proceedings as reported in No. 32. Commanders of Her Majesty's ships are not justified, where slavery is legal, in receiving domestic slaves on board ..	44
37	To Admiralty .. ..	16,	Transmitting copy of despatch to Consul Pakenham (No. 36) ..	44
38	Admiralty to Commodore Sir L. Heath	19,	Transmitting copy of despatch to Her Majesty's Consul in Madagascar in reference to naval officers receiving and carrying away domestic slaves on board Her Majesty's ships ..	45
39	Admiralty .. ..	23,	Transmitting, for Lord Clarendon's approval, copy of proposed Minute by Lords of Admiralty on Court of Inquiry held on Captain Sullivan ..	45
40	To Admiralty .. ..	31,	Transmitting copy of letter to Portuguese Minister in terms of Admiralty Minute (No. 39), in which Lord Clarendon concurs ..	45
41	Admiralty to Commodore Sir L. Heath	June 7,	Court of Inquiry has been held on Captain Sullivan. His conduct relating to carrying away certain negroes from Mozambique disapproved ..	46
42	To Sir C. Murray ..	Oct. 1,	Transmitting copies of correspondence respecting result of inquiry into conduct of Captain Sullivan	46
43	Extract from East India Station Orders, 1871	..	As to reception of slaves on board ships of war within the territorial jurisdiction of the country from which they escape .. ..	47





Correspondence respecting the Reception of Fugitive Slaves on  
board Her Majesty's Ships.

---

No. 1.

*Sir L. Mallet to Lord Tenterden.—(Received March 10.)*

My Lord,

*India Office, March 9, 1874.*

I AM directed by the Marquis of Salisbury to transmit to you, for the information the Earl of Derby, the accompanying letter and inclosures recently received from the Government of India, relative to the reception, on board Her Majesty's ships of war, and, incidentally, on British vessels generally, of fugitive slaves; and I am to request that, in laying this correspondence before his Lordship, you will invite his attention to the desire expressed by the Government of India to be furnished with the instructions of Her Majesty's Government on the important questions of international law which it involves, and suggest to him whether it might not be expedient to obtain the opinion of the Law Officers of the Crown as to the reply to be given to the reference of the Viceroy in Council.

I am, &c.  
(Signed) LOUIS MALLET.

---

Inclosure 1 in No. 1.

*The Governor-General of India in Council to the Duke of Argyll.*

My Lord Duke,

*Fort William, January 9, 1874.*

WE have the honour to inclose, for the consideration of Her Majesty's Government, correspondence relative to the reception of runaway slaves on board of British vessels.

2. Our letter dated 7th January, 1874, to the Resident in the Persian Gulf, contains the provisional instructions which we have issued on the subject, together with the reasons on which they are based; but as the question involves important considerations of international law, we refer the correspondence for the final orders of Her Majesty's Government.

We have, &c.  
(Signed) NORTHBROOK.  
R. TEMPLE.  
B. H. ELLIS.  
H. W. NORMAN.  
A. HOBHOUSE.  
E. C. BAYLEY.

---

Inclosure 2 in No. 1.

*The Acting Political Resident in the Persian Gulf to Mr. Aitchison.*

*Bushire, September 19, 1873.*

I HAVE the honour to transmit herewith copies of letters from Major Grant, 1st Assistant Resident, and Captain Guthrie, commanding Her Majesty's despatch

vessel "May Frere," B. M., on the subject of a runaway slave who took refuge on board the "May Frere."

2. It has appeared to me that Major Grant was right not to surrender the slave who had gained the "May Frere's" deck. I have informed him accordingly, adding that Commanders of Government vessels should be as far as possible dissuaded from receiving domestic slaves on board their vessels.

3. In a letter, dated 17th July, 1871, Colonel Pelly sought instructions from the Government of Bombay for his guidance in such cases. In their reply, dated 29th November, 1871, the Government of Bombay quoted the opinion of the Honourable the Advocate-General to the following effect:—"The commander of a British ship of war is not bound to receive fugitive slaves on board his vessel; yet if he does receive them they become free. And the commander of a British man-of-war would not only be authorized in refusing to surrender a slave who had found refuge on board his vessel, but would incur very serious legal responsibilities if he in any way attempted to coerce that slave to return to his master." Copies of this correspondence are annexed to facilitate reference.\*

4. So far all seems clear. It is, however, necessary to consider the consequences which would ensue on an excessive exercise, in the Persian Gulf, of the powers vested in Commanders of vessels-of-war. Nowhere would these be more serious than on the Pearl Banks, where the diving is carried on almost entirely by domestic slaves. An Arab owner may, for example, hire the services of a slave for the season for, say, 100 dollars. If the slave should find an opportunity to run off to a British vessel, one can easily understand the dismay of the master and the general feeling of consternation and disgust that would be caused by a frequent recurrence of such incidents. We should no longer be looked on as the friendly protectors of the maritime Arabs.

5. It seems to me highly advisable that every means should be taken to induce Commanders of vessels, whenever practicable, to refuse to receive runaways on board, but this cannot always be done consistently with humanity.

6. I respectfully solicit the orders of Government on the special case now reported, and should be glad of any general instructions Government may be pleased to issue on the whole question raised.

---

Inclosure 3 in No. 1.

*The First Assistant Political Resident to the Acting Political Resident in the Persian Gulf.*

*Bahrein, September 3, 1873.*

I HAVE the honour to inform you that whilst Her Majesty's despatch-vessel "May Frere" was lying at anchor to the lee of the uninhabited island of Zairkoo, on the night of the 31st August, a slave swam off from one of the pearl fishing-boats lying near and claimed protection. Mr. Guthrie, the officer commanding the "May Frere," referred the question of the propriety of granting the slave the protection he demanded to me; and I gave my opinion that the man, having once been admitted on board, he was entitled to the protection he claimed.

2. In giving this opinion I was guided, not by any definite instructions I had received on these matters, but by the precedent established by Colonel Pelly in the case of three slaves who swam from shore at Bushire to Her Majesty's Marine gun-boat "Hugh Rose" on or about the 15th August, 1872. In this case Colonel Pelly instructed Mr. Campbell, the commanding officer of the "Hugh Rose," not to give the slaves up, though their restoration was demanded by their masters, and the ship was lying at the time in a Persian port: the slaves were brought to me at Bahrein, and I, under instructions from Colonel Pelly, sent them by mail steamer to the Commissioner of Police in Bombay.

3. I have no official documents to refer to in this matter, as I acted on a demi-official note of Colonel Pelly's, but I have no doubt that some correspondence on the subject must have taken place between Colonel Pelly and the Commander of the "Hugh Rose" at the time of the slaves having sought protection on board his ship.

4. I trust that my conduct in this case may meet with your approval; I would respectfully suggest that in the present state of the Slave Trade question it would be satisfactory to have some definite instructions from Government as to what class of slaves are entitled to receive protection on board British ships, as in both the cases mentioned in this letter the slaves who received protection seemed, without doubt, to

\* Inclosures 5 and 6 in No. 1.



come under the head of domestic slaves, and if domestic slaves are allowed to receive protection on board every English ship they come across, the owners will be great losers, and the pearl fishing will come to a stand-still, as nearly all the divers belong to that class.

---

Inclosure 4 in No. 1.

*The Officer commanding the "May Frere" to the Acting Political Resident in the Persian Gulf.*

*Bushire Roads, September 6, 1873.*

I HAVE the honour to report the arrival of Her Majesty's despatch vessel "May Frere," B.M., with Major Grant, 1st Assistant Resident, on board, and to report as follows:—

2. Having embarked Major Grant, we left Bahrein on the 27th August last for Shargah; arrived there on the 29th at 5.55 A.M.; left for Debaye at 7.30 A.M., arrived at that place at 8.55 A.M.; left for Aboothabee at 2 P.M., arriving there on the 30th at 10 A.M.; left Aboothabee for Bahrein at 5 A.M.; on the 31st at 6.35 P.M. anchored under the Island of Zukkool on account of bad weather; at 11 P.M. a slave swam on board from one of the seventy-three pearl boats at anchor there on account of bad weather; Major Grant decided we could not give him up, the slave having once got on board.

On learning this all the pearl boats weighed and put to sea in case it might be a second "Thetis" affair, we having discovered there were slaves on board the boats, or else to give the slaves a long swim for it if they were determined to try their luck and get on board of us.

Under the circumstances, as I was better able to keep the sea than the pearl boats, I thought it was not right to deprive them of their anchorage; I therefore weighed, and as soon as the boats saw me clear off the island they all returned to the anchorage.

We arrived at Bahrein at 5 P.M. on the 2nd instant, having on account of the weather taken thirty-four hours to do the distance we do in moderate weather in twenty hours.

The foundation of the maritime truce was peace at sea and protection to pearl boats.

Ships arrived on the banks during the season to prevent fights and quarrels in course of time. Rival tribes quarrelling at sea, instead of fighting, went on with their fishing side by side. One party said, "Ha! you well know we are in the dominions of the lord of the seas, and must keep quiet, or else you would not have so much to say, but wait until we get on shore."

The work was so effectually done that there has been no ship sent specially to the banks for years.

But should the trucial Chiefs fear a breach among themselves, and require the presence of a ship of war, it would be rather awkward if the cruizer found out that one-third of the boat's crews were slaves, and if he seized them on account of the head money he would be entitled to for them, quoting as precedent "May Frere" carried a slave away from the pearl banks, and he was not given up.

One has actually to see to believe that there is such a large number of boats fishing among the shoals and islands betwixt Aboothabee and Ras-Rekkan.

We left Bahrein at 2 P.M. yesterday, with Major Grant on board, and arrived here at 9 P.M. to-day.

Name of slave, Joah, married; his wife and daughter at Debaye.

Name of owner of slave, Safe; inhabitant of and owner of the boat which belongs to Debaye.

Please what am I to do with the slave?

---

Inclosure 5 in No. 1.

*The Political Resident in the Persian Gulf to the Secretary to the Government of Bombay.*

*Bushire, July 17, 1871.*

WHILE Her Majesty's ship "Magpie" was recently lying at anchor in the inner roads of Bushire two slaves introduced themselves on board.

2. Subsequently I received two letters of reclamation concerning these slaves, the

one from the Persian Slave Commissioner, and the other from a British protected subject residing at Bushire.

3. It appeared from the letter of the Persian Slave Commissioner, and from its inclosure, that the slave referred to by him was the property of a Persian subject, and I considered that, under the terms of the documents marginally noted,\* we were precluded by positive agreement interfering directly or indirectly with slaves the property of Persians found within the territorial waters of Persia.

4. Accordingly I communicated with Commander Lodder, Senior Naval Officer of Her Majesty's ships present, and the slave reclaimed by the Persian Slave Commissioner was identified, sent on shore to the Residency, and duly transferred to the Slave Commissioner.

5. But I am requesting the slave agent to consider the slave as under his own surveillance and charge pending confirmation of proceedings by higher authority.

6. As regards the slave reclaimed by the British protected subject it appeared, on inquiry, that the slave was the property of the claimant's sister. I declined to interfere on her account, at the request of a British protected subject.

7. The slave not having been reclaimed by the Slave Commissioner, I caused him to be brought to the Residency and there set at liberty.

8. I trust my proceedings may be approved.

9. A few evenings after the above occurrences other slaves came alongside Her Majesty's ship "Bullfinch," whose Commander, as it was quite competent for him to do, declined receiving them on board.

10. But it is likely that cases may hereafter occur of slaves seeking refuge on Her Majesty's vessels of war, and I would, therefore, respectfully solicit instructions providing for this contingency.

1st. I presume that, as a general rule, a slave boarding one of Her Majesty's vessels without the limit of territorial waters (*id est*, beyond a sea league from the shore line, and without the line of the King's Chambers) would come under the law of the ship and be free.

2nd. Would the fact of the Persian Gulf being a narrow sea, almost wholly land-locked, give a riparian power territorial or other jurisdiction thereon beyond the distance of a sea league from the shore line, or should the Gulf beyond the distance of a sea league from the shore line be considered as the high sea?

3rd. Apart from the provisions of any positive law or Treaty engagement in the case, would a British vessel of war be authorized in refusing to surrender a slave who might have found refuge on board such vessel of war, being at the time of the refugee's boarding her, within the territorial waters of the Power reclaiming the slave.

---

Inclosure 6 in No. 1.

*The Acting Secretary to the Government of Bombay to the Political Resident in the Persian Gulf.*

*Bombay Castle, November 29, 1871.*

I AM directed to inform you that his Excellency in Council has consulted the Law Officers with reference to the questions contained in your letter of the 17th July last, paragraph 10, and that in their opinion—

1. The Commander of a British ship-of-war is not bound to receive fugitive slaves on board his vessel, yet if he does receive them they become free.

2. The Honourable the Advocate-General states that he is not aware that the Persian Gulf has ever been diplomatically treated as a narrow sea. He would be sorry, without higher authority, to say anything which could be construed into an admission of the right of the riparian Powers in the Persian Gulf; but if it is to be treated politically as a narrow sea, the legal consequence follows that it belongs to the surrounding territory or territories in as full and complete a manner as a fresh water lake, and that such riparian Power has jurisdiction, *ad medium filium aquæ*, without any limitation as to the distance of a marine league, in regard to merchant and private vessels.

3. The Commanders of British men-of-war would not only be authorized in refusing to surrender a slave who had found refuge on board his vessel, but would incur very serious legal responsibilities if he in any way attempted to coerce that slave to return to his master.

---

\* Hazee Mirza Aghasee's letter to Her Britannic Majesty's Chargé d'Affaires, dated June 12, 1848.

"The importation of slaves by sea alone is forbidden;" also Slave Convention, dated August 1851, and renewed under Article XIII of Treaty of Paris, signed March 4, 1857.



## Inclosure 7 in No. 1.

*The Acting Political Resident in the Persian Gulf to Mr. Aitchison.**Bushire, September 19, 1873.*

WITH reference to my previous letter of this date, concerning a runaway slave who took refuge on board the "May Frere," I have the honour to report that I have caused the slave to be sent to Bombay by the British India Steam Navigation Company's steamer "Calcutta" to the care of the Commissioner of Police, whom I have requested to solicit the instructions of the Bombay Government as to his disposal.

## Inclosure 8 in No. 1.

*The Secretary to the Government of Bombay to Mr. Aitchison.**Bombay Castle, October 17, 1873.*

I AM directed to submit the request of his Excellency the Governor in Council that this Government may be informed of the instructions which the Government of India may issue on the Report of the Political Resident, Persian Gulf, dated 19th ultimo, regarding a slave who took refuge on board the "May Frere."

## Inclosure 9 in No. 1.

*Mr. Aitchison to the Acting Political Resident in the Persian Gulf.**Fort William, January 7, 1874.*

WITH reference to your letter dated 19th September last, regarding a runaway slave who took refuge on-board the "May Frere," I am directed to inform you that as the questions which you have put involve very important considerations of international law, the correspondence will be forwarded for the instructions of Her Majesty's Government. Meanwhile, until the orders of the Secretary of State are received, I am to communicate to you the views of his Excellency in Council, so far as he is in a position to form a judgment on the question, and these views may be considered as provisional instructions for your guidance.

2. As regards British ships on the high seas, there appears to be little difficulty. Whether the vessel is a national ship or a private one it is subject on the high seas to British law. Persons coming on board are subject to British law also, and slaves taking refuge on board therefore become free.

3. In the case of British vessels lying within the territorial waters of a friendly State where slavery still prevails, the question is more complicated.

4. British vessels so situated, which are not national ships but the property of private owners, are subject to the jurisdiction and law of the State within whose confines they are, at least, to take a restricted view, so far as regards acts done by those on board which affect the peace of the State or the persons and property of its subjects. Under these circumstances the master of a private British ship would not, in the opinion of his Excellency in Council, be justified in refusing to deliver up a runaway slave to his lawful owner or to the authorities of the State on proper demand being made.

5. Vessels of war, on the other hand, have certain privileges within the local jurisdiction of a foreign nation, and although the authorities are not very explicit on the subject, his Excellency in Council apprehends that the same principles would apply to national and public vessels of a peaceful character, and that certain privileges (*e.g.*, in regard to claims against the ship itself, to matters affecting its internal discipline and affairs, and possibly also to service of process on board and the like), would extend to such vessels as well as to men-of-war. But his Excellency in Council is of opinion that these privileges do not, even in the case of vessels of war, operate to set aside the law of the country to the injury of the inhabitants thereof. In the opinion of his Excellency in Council, therefore, Commanders of British national vessels ought, like masters of private British vessels, to give up fugitive slaves when duly demanded.

6. His Excellency in Council is disposed to think that, in the absence of any Treaties or understanding with a foreign Power bearing expressly on the subject, the following rules may be provisionally adopted as a safe guide for the treatment of such cases as are likely to occur:—



(a.) Commanders of ships riding in foreign territory should not receive domestic slaves on board except under urgent circumstances, as *e.g.* when a man would be drowned if he was rejected.

(b.) They should return slaves to their lawful owners or to the public authorities of the place on proper demand being made.

(c.) Commanders of ships which may be technically on the high seas, but practically are brought into close contact with the owners of domestic slaves, should do what they can to avoid receiving the slaves on board their vessels.

(d.) If nevertheless such slaves do come on board, the Commander may exercise a discretion whether to return the slave to his master, supposing proper demand to be made, or to retain him and set him at liberty.

(e.) Commanders of vessels which are to all intents and purposes on the high seas, should freely receive fugitive slaves on board and set them at liberty on the first convenient opportunity.

7. Applying these rules to the case of the "May Frere" and the slave Joah, the first important question is, where was the ship when the slave came on board? If the Island called Zairkoo, and said to be uninhabited, is also, as his Excellency in Council supposes it is, in the nature of no-man's-land, the ship was for legal purposes on the high seas. Major Grant, therefore, was within his right when he refused to give up Joah, and Joah is now entitled to be set at liberty.

8. Whether there is anything peculiar in the position of the pearl fisheries so as to give them the character of national property does not appear. The questions arising in such a case as that of the "May Frere" may possibly be affected by the status of the fisheries: though probably they would not be.

9. In paragraph 10 of his letter of 17th July, 1871, Colonel Pelly has raised a question about the legal position of the Persian Gulf which, if the case is not affected by any negotiations or prior proceedings, does not seem to his Excellency in Council very difficult to answer. In the opinion of his Excellency in Council a water so large as the Persian Gulf, the shores of which are owned by different nations, should be treated as a high sea at the usual distance from the shore.

## No. 2.

*Mr. Bourke to the Secretary to the Admiralty.*

Sir,

*Foreign Office, April 30, 1875.*

A QUESTION has recently been raised by the Government of India as to how far officers in command of Her Majesty's ships are justified in receiving on board fugitive slaves who, escaping from their masters, may claim the protection of the British flag. Such cases, as the Lords of the Admiralty are doubtless aware, are of frequent occurrence on the East Coast of Africa, on the Hadramaut coast, and in the Persian Gulf, and may be divided into three classes:—

First. Where slaves come on board a ship or boat in harbour, or within territorial waters, either to escape from the alleged cruelty of their masters, or to avoid the consequences of their misdeeds.

Secondly. Where the British ship or boat is on the high seas, and the refugee slave, escaping, perhaps, from a dhow also at sea, would be in danger of losing his life were he not received on board.

Thirdly. Where a person has been detained on shore in a state of slavery, and, escaping to a British ship or boat, claims protection on the ground that he has been so detained contrary to Treaties existing between Great Britain and the country from the shores of which he escapes, as in the case of territories which, like Oman, Madagascar, and Johanna, are partially free.

The broad rule to be observed in this question appears to be that a fugitive slave should not be permanently received on board any description of ship under the British flag, unless his life would be endangered if he were not allowed to come on board. The reason for this rule is that, were it otherwise, the practical result would be, in the first instance, to encourage and assist a breach of the law of the country, and next to protect the person breaking that law. And a contrary rule would lead to endless disputes and difficulties with the legal masters of slaves; for it might happen, to take an extreme instance, that the whole slave portion of the crews of vessels engaged in the pearl fishery in the Persian Gulf might take refuge on board British ships; and, if free there, their

masters would be entirely ruined, and the mistrust and hatred caused in their minds would be greatly prejudicial to British interests.

Such, then, being the general and broad rule, it remains to apply it, so far as possible, to the three classes of cases mentioned above.

In the first class, the slave must not be allowed to remain on board after it has been proved to the satisfaction of the officer in command that he is legally a slave.

In the second, the slave should be retained on board on the ground that, on the high seas, the British vessel is a part of the dominions of the Queen; but when the vessel returns within the territorial limits of the country from a vessel of which the slave has escaped, he will be liable to be surrendered, on demand being made, supported by necessary proofs.

In the third class, a negro might claim protection on the ground that being, by the terms of a Treaty, free, he was nevertheless being detained as a slave. It would then become the duty of the commanding officer to satisfy himself as to the truth of this statement, and to be guided in his subsequent proceedings in regard to such person by the result of his inquiries, and the law which would then affect the case. Those interested in maintaining the slavery of the person claiming his freedom should assist at the inquiry; and in the event of his claim being established, the local authorities should be requested to take steps to ensure his not relapsing into slavery.

It will thus be seen that, as a general principle, care should be taken that slaves are not misled into the belief that they will find their liberty by getting under the British flag afloat, or induced by the presence of a British ship to leave their own ships, if at sea, or their employment, if on shore.

The Earl of Derby has arrived at the opinion above expressed, after consulting the Law Officers of the Crown, and I am directed by his Lordship to request that, in communicating his Lordship's views on this question to the Lords Commissioners of the Admiralty, you will suggest to their Lordships that instructions in this sense should be issued to the Naval Officers of the East India Squadron, to whose discretion Lord Derby fully trusts for the execution of what may sometimes prove a difficult duty.

I am, &c.

(Signed) ROBERT BOURKE.

### No. 3.

*The Secretary to the Admiralty to Mr. Bourke.—(Received May 12.)*

Sir, *Admiralty, May 11, 1875.*

WITH reference to your letter of 30th ultimo, relative to the reception and retention on board Her Majesty's ships of fugitive slaves claiming the protection of the British flag, I am commanded by my Lords Commissioners of the Admiralty to request that you will inform the Earl of Derby that the instructions based on the above-mentioned letter have been sent to the Commander-in-chief on the East India Station, and that my Lords would be glad to be informed whether the Secretary of State wishes similar instructions to be issued to other foreign naval stations.

I am, &c.

(Signed) ROBERT HALL.

### No. 4.

*Mr. Bourke to the Secretary to the Admiralty.*

Sir, *Foreign Office, May 21, 1875.*

IN reply to your letter of the 11th instant, I am directed by the Earl of Derby to request that you will state to the Lords Commissioners of the Admiralty that in his Lordship's opinion it would be as well that the proposed instructions to naval officers respecting the reception on board ship of fugitive slaves should be communicated to all the foreign naval stations for the general information of commanding officers.

I am, &c.

(Signed) ROBERT BOURKE.



*The Secretary to the Admiralty to Mr. Bourke.—(Received June 28.)*

Sir, and to be passed in relation to her Majesty's ships, *Admiralty, June 25, 1875.*

WITH reference to your letters of the 30th April last and 21st ultimo, I am commanded by my Lords Commissioners of the Admiralty to transmit, for the perusal of the Secretary of State for Foreign Affairs, a printed draft of a Circular Order which it is proposed to issue to the commanding officers of Her Majesty's ships on the subject of the reception of fugitive slaves on board the vessels under their command.

2. The Earl of Derby will observe that the Circular has been drawn up in accordance with the proposals contained in your letter of the 30th April, but my Lords would propose, for the consideration of his Lordship, that a paragraph should be added to these instructions to the following effect:—

"In surrendering a fugitive slave, the commanding officer is to exercise his discretion in endeavouring, according to the circumstances of the case, to obtain an assurance that the slave will not be treated with undue severity."

I am, &c.

(Signed) ROBERT HALL.

Inclosure in No. 5.

*Draft of Circular.*

*Admiralty, June 25, 1875.*

(RECEPTION OF FUGITIVE SLAVES.)

MY Lords Commissioners of the Admiralty are pleased to issue the following instructions with reference to the question, how far officers in command of Her Majesty's ships are justified in receiving on board fugitive slaves, who, escaping from their masters, may claim the protection of the British flag.

1. Cases of this kind may be divided into three classes:—

I. Where slaves come on board a ship or boat in harbour, or within territorial waters, either to escape from the alleged cruelty of their masters, or to avoid the consequences of their misdeeds.

II. Where the British ship or boat is on the high seas, and the refugee slave escaping, perhaps, from a vessel also at sea, would be in danger of losing his life were he not received on board.

III. Where a person has been detained on shore in a state of slavery, and escaping to a British ship or boat, claims British protection on the ground that he has been so detained contrary to Treaties existing between Great Britain and the country from the shores of which he escapes, as in the case of territories which, like Oman, Madagascar, and Johanna, are partially free.

2. The broad rule to be observed is, that a fugitive slave should not be permanently received on board any description of ship under the British flag, unless his life would be endangered if he were not allowed to come on board. The reason for this rule is, that, were it otherwise, the practical result would be, in the first instance, to encourage and assist a breach of the law of the country, and, next, to protect the person breaking that law. And a contrary rule would lead to endless disputes and difficulties with the legal masters of slaves; for it might happen, to take an extreme instance, that the whole slave portion of the crews of vessels engaged in the pearl fishery in the Persian Gulf, might take refuge on board British ships, and if free there, their masters would be entirely ruined, and the mistrust and hatred caused in their minds would be greatly prejudicial to British interests.

3. Such being the general and broad rule, it remains to apply it, as far as possible, to the three classes of cases mentioned above.

In the first class, the slave must not be allowed to remain on board after it has been proved to the satisfaction of the officer in command that he is legally a slave.

In the second, the slave should be retained on board on the ground that on the



high seas the British vessel is a part of the dominions of the Queen, but when the vessel returns within the territorial limits of the country from a vessel of which the slave has escaped, he will be liable to be surrendered on demand being made, supported by necessary proofs.

In the third class, a negro might claim protection on the ground that being by the terms of a Treaty free, he was nevertheless being detained as a slave. It would then become the duty of the Commanding Officer to satisfy himself as to the truth of this statement, and to be guided in his subsequent proceedings in regard to such person by the result of his inquiries, and the law which would then affect the case. Those interested in maintaining the slavery of the person claiming his freedom should assist at the inquiry, and in the event of his claim being established, the local authorities should be requested to take steps to ensure his not relapsing into slavery.

4. As a general principle, care should be taken that slaves are not misled into the belief that they will find their liberty by getting under the British flag afloat, or induced by the presence of a British ship to leave their own ships, if at sea, or their employment, if on shore.

5. A special Report is to be made of every case of a fugitive slave seeking refuge on board one of Her Majesty's ships.

6. The above instructions are also to be considered part of the "General Slave Instructions," and to be inserted at page 29 of that volume, with a heading of "Receipt of Fugitive Slaves."

By command of their Lordships.  
To all Commanders-in-chief, Captains, Commanders,  
and Commanding Officers of Her Majesty's ships  
and vessels.

#### No. 6.

*Mr. Bourke to the Secretary to the Admiralty.*

Sir,

*Foreign Office, July 22, 1875.*

WITH reference to your letter of the 25th ultimo, I am directed by the Earl of Derby to request that you will state to the Lords Commissioners of the Admiralty that his Lordship sees no objection to the addition of the paragraph beginning "In surrendering," and ending with "undue severity," to the Circular respecting fugitive slaves which their Lordships propose to issue to the Commanding Officers of Her Majesty's ships.

I am, &c.

(Signed) ROBERT BOURKE.

#### No. 7.

*Circular No. 33.*

*Admiralty July 31, 1875.*

(Reception of Fugitive Slaves.)

MY Lords Commissioners of the Admiralty are pleased to issue the following instructions with reference to the question, how far officers in command of Her Majesty's ships are justified in receiving on board fugitive slaves, who, escaping from their masters, may claim the protection of the British flag.

1. Cases of this kind may be divided into three classes:—

I. Where slaves come on board a ship or boat in harbour, or within territorial waters, either to escape from the alleged cruelty of their masters, or to avoid the consequences of their misdeeds.

II. Where the British ship or boat is on the high seas, and the refugee slave, escaping, perhaps, from a vessel also at sea, would be in danger of losing his life were he not received on board.

III. Where a person has been detained on shore in a state of slavery, and escaping to a British ship or boat, claims British protection on the ground that he has been so detained contrary to treaties existing between Great Britain and the country from the

shores of which he escapes, as in the case of territories which, like Oman, Madagascar, and Johanna, are partially free.

2. The broad rule to be observed is, that a fugitive slave should not be permanently received on board any description of ship under the British flag, unless his life would be endangered if he were not allowed to come on board. The reason for this rule is, that were it otherwise, the practical result would be, in the first instance, to encourage and assist a breach of the law of the country, and next, to protect the person breaking that law. And a contrary rule would lead to endless disputes and difficulties with the legal masters of slaves; for it might happen, to take an extreme instance, that the whole slave portion of the crews of vessels engaged in the pearl fishery in the Persian Gulf, might take refuge on board British ships, and if free there, their masters would be entirely ruined, and the mistrust and hatred caused in their minds would be greatly prejudicial to British interests.

3. Such being the general and broad rule, it remains to apply it, as far as possible, to the three classes of cases mentioned above.

In the first class, the slave must not be allowed to remain on board after it has been proved to the satisfaction of the officer in command that he is legally a slave.

In the second, the slave should be retained on board on the ground that on the high seas the British vessel is a part of the dominions of the Queen, but when the vessel returns within the territorial limits of the country from a vessel of which the slave has escaped, he will be liable to be surrendered on demand being made, supported by necessary proofs.

In the third class, a negro might claim protection on the ground that being by the terms of a treaty free, he was nevertheless being detained as a slave. It would then become the duty of the commanding officer to satisfy himself as to the truth of this statement, and to be guided in his subsequent proceedings in regard to such person by the result of his inquiries, and the law which would then affect the case. Those interested in maintaining the slavery of the person claiming his freedom should assist at the inquiry, and in the event of his claim being established, the local authorities should be requested to take steps to ensure his not relapsing into slavery.

4. As a general principle, care should be taken that slaves are not misled into the belief that they will find their liberty by getting under the British flag afloat, or induced by the presence of a British ship to leave their own ships, if at sea, or their employment if on shore.

5. When surrendering fugitive slaves, commanding officers should exercise their discretion in endeavouring, according to the circumstances of each case, to obtain an assurance that the slaves will not be treated with undue severity.

6. A special report is to be made of every case of a fugitive slave seeking refuge on board one of Her Majesty's ships.

7. The above instructions are also to be part of the General Slave Trade Instructions, and to be inserted at page 29 of that volume, with a heading of "Recept of Fugitive Slaves."

By command of their Lordships,

(Signed) ROBERT HALL.

To all Commanders-in-chief, Captains, Commanders,  
and Commanding Officers of Her Majesty's Ships  
and Vessels.

No. 8.

*Mr. Bourke to the Secretary to the Admiralty.*

Sir,

*Foreign Office, October 6, 1875.*

WITH reference to the letter addressed to the Admiralty from this Department on the 30th of April last, on the subject of the reception of fugitive slaves on board British ships of war, I am directed by the Earl of Derby to request that you will move their Lordships to give directions that any instructions which their Lordships may have issued on this subject may be suspended until a further communication is addressed to the Admiralty from this Department.

I am, &c.

(Signed) ROBERT BOURKE.



No. 9.

*The Secretary to the Admiralty to Mr. Bourke.—(Received October 12.)*

Sir,

*Admiralty, October 8, 1875.*

WITH reference to your letter of the 6th instant, I am commanded by my Lords Commissioners of the Admiralty to acquaint you that, in conformity with the Earl of Derby's wishes, the Circular of the 31st July last, relative to fugitive slaves, has been suspended.

I am, &c.  
(Signed) ROBERT HALL.

No. 10.

*Lord Tenterden to the Secretary to the Admiralty.*

Sir,

*Foreign Office, November 4, 1875.*

WITH reference to your letter of the 8th ultimo stating that, in compliance with the Earl of Derby's wishes, the Circular of the 31st of July last relative to fugitive slaves has been suspended, I am directed by his Lordship to request that you will state to the Lords Commissioners of the Admiralty that it has been decided by the Cabinet that the Circular should be withdrawn.

I am, &c.  
(Signed) TENTERDEN.

No. 11.

*Mr. Bourke to the Secretary to the Admiralty.*

Sir,

*Foreign Office, November 23, 1875.*

WITH reference to the letters addressed to the Admiralty from this Department on the 6th of October last and the 4th instant, I am directed by the Earl of Derby to transmit to you, to be laid before the Lords Commissioners of the Admiralty, the accompanying draft of Amended Instructions to be issued for the guidance of the commanders of Her Majesty's ships of war with reference to the reception of fugitive slaves on board Her Majesty's ships.

I am, &c.  
(Signed) ROBERT BOURKE.

## Inclosure in No. 11.

*Instructions for the guidance of the Commanders of Her Majesty's Ships of War.*

By the Commissioners for executing the Office of Lord High Admiral of the United Kingdom of Great Britain and Ireland.

THE following Instructions are to be considered part of the General Slave Trade Instructions, and to be inserted at page 29 of that volume, with the heading of "Receipt of Fugitive Slaves," but they are also intended for the guidance of Commanders of Her Majesty's ships generally:—

93 A. When any person professing or appearing to be a fugitive slave seeks admission to your ship on the high seas, beyond the limit of territorial waters, and claims the protection of the British flag, you will bear in mind that, although Her Majesty's Government are desirous by every means in their power to remove or mitigate the evils of slavery, yet Her Majesty's ships are not intended for the reception of persons other than their officers and crew. You will satisfy yourself, therefore, before receiving the fugitive on board, that there is some sufficient reason in the particular case for thus receiving him.

93 B. In any case in which, for reasons which you deem adequate, you have received



a fugitive slave into your ship, and taken him under the protection of the British flag upon the high seas, beyond the limit of territorial waters, you should retain him in your ship, if he desires to remain, until you have landed him in some country, or transferred him to some other ship, where his liberty will be recognized and respected.

93 c. Within the territorial waters of a foreign State you are bound, by the comity of nations, while maintaining the proper exemption of your ship from local jurisdiction, not to allow her to become a shelter for those who would be chargeable with a violation of the law of the place. If, therefore, while your ship is within the territorial waters of a State where slavery exists, a person professing or appearing to be a fugitive slave seeks admission into your ship, you will not admit him, unless his life would be in manifest danger if he were not received on board. Should you, in order to save him from this danger, receive him, you ought not, after the danger is past, to permit him to continue on board; but you will not entertain any demand for his surrender, or enter into any examination as to his status.

93 d. If, while your ship is in the territorial waters of any Chief or State in Arabia, or on the shores of the Persian Gulf, or on the East Coast of Africa, or in any island lying off Arabia, or off such coasts or shores, including Zanzibar, Madagascar, and the Comoro Islands, any person should claim admission to your ship and protection on the ground that he has been kept in a state of slavery contrary to Treaties existing between Great Britain and the territory, you may receive him until the truth of his statement is examined into. In making this examination it is desirable that you should communicate with the nearest British Consular authority, and you should be guided in your subsequent proceedings by the result of the examination. In any case of doubt or difficulty you should apply for further instructions either to the senior officer of your division, or the Commander-in-chief, who will, if necessary, refer to the Admiralty.

93 e. A special report is to be made of every case of a fugitive slave seeking refuge on board your ship.

## No. 12.

*The Secretary to the Admiralty to Mr. Bourke.—(Received December 23.)*

Sir, *Admiralty, December 23, 1875.*

IN reply to your letter of the 23rd ultimo, transmitting the draft of amended Instructions for the guidance of Commanders of Her Majesty's ships with reference to the reception of fugitive slaves, I am commanded by my Lords Commissioners of the Admiralty to acquaint you, for the information of the Secretary of State for Foreign Affairs, that these Instructions have now been issued in the form of a Circular (copies inclosed) to all Commanders-in-chief, Captains, Commanders, and commanding officers of Her Majesty's ships and vessels.

I am, &c.  
(Signed) ROBERT HALL.

## Inclosure in No. 12.

*Circular No. 51*

*Admiralty, December 5, 1875.*

## (RECEIPT OF FUGITIVE SLAVES.)

MY Lords Commissioners of the Admiralty are pleased to issue the following Instructions for the guidance of the Commanders of Her Majesty's ships in reference to the receipt of fugitive slaves.

These Instructions are to be considered part of the General Slave Trade Instructions, and to be inserted at page 29 of that volume, with the heading of "Receipt of Fugitive Slaves," but they are also intended for the guidance of Commanders of Her Majesty's ships generally.

93 a. When any person professing or appearing to be a fugitive slave seeks admission to your ship on the high seas, beyond the limit of territorial waters, and claims the protection of the British flag, you will bear in mind that, although Her Majesty's Government are desirous by every means in their power to remove or mitigate the evils of

slavery, yet Her Majesty's ships are not intended for the reception of persons other than their officers and crew. You will satisfy yourself, therefore, before receiving the fugitive on board, that there is some sufficient reason in the particular case for thus receiving him.

93 B. In any case in which, for reasons which you deem adequate, you have received a fugitive slave into your ship, and taken him under the protection of the British flag upon the high seas, beyond the limit of territorial waters, you should retain him in your ship, if he desires to remain, until you have landed him in some country, or transferred him to some other ship, where his liberty will be recognized and respected.

93 C. Within the territorial waters of a foreign State, you are bound, by the comity of nations, while maintaining the proper exemption of your ship from local jurisdiction, not to allow her to become a shelter for those who would be chargeable with a violation of the law of the place. If, therefore, while your ship is within the territorial waters of a State where slavery exists, a person professing or appearing to be a fugitive slave seeks admission into your ship, you will not admit him, unless his life would be in manifest danger if he were not received on board. Should you, in order to save him from this danger, receive him, you ought not, after the danger is past, to permit him to continue on board; but you will not entertain any demand for his surrender, or enter into any examination as to his status.

93 D. If, while your ship is in the territorial waters of any Chief or State in Arabia, or on the shores of the Persian Gulf, or on the East Coast of Africa, or in any island lying off Arabia, or off such coasts or shores, including Zanzibar, Madagascar, and the Comoro Islands, any person should claim admission to your ship and protection on the ground that he has been kept in a state of slavery contrary to Treaties existing between Great Britain and the territory, you may receive him until the truth of his statement is examined into. In making this examination, it is desirable that you should communicate with the nearest British Consular authority, and you should be guided in your subsequent proceedings by the result of the examination. In any case of doubt or difficulty, you should apply for further instructions either to the Senior Officer of your Division, or the Commander-in-chief, who will, if necessary, refer to the Admiralty.

93 E. A special report is to be made of every case of a fugitive slave seeking refuge on board your ship.

By command of their Lordships,

(Signed)

VERNON LUSHINGTON.

To all Commanders-in-chief, Captains, Commanders,  
and Commanding Officers of Her Majesty's  
Ships and Vessels.





## APPENDIX.

---

### No. 1.

*Her Majesty's Commissioners to Viscount Palmerston.—(Received December 15.)*

My Lord, Havana, October 10, 1837.  
 WE have the honour to inclose copies of a correspondence which has passed between us and Lieutenant Jenkin, commanding Her Majesty's ship "Romney," stationed at this place, relative to a negro who had secreted himself on board that vessel, and whom Lieutenant Jenkin had given up to the local authorities.

We have, &c.  
 (Signed) J. KENNEDY.  
 EDWARD W. H. SCHENLEY.

---

### Inclosure 1 in No. 1.

*Lieutenant Jenkin to Her Majesty's Commissioners.*

Gentlemen, "Romney," Havana, October 5, 1837.  
 I HAVE the honour to acquaint you with the following occurrence which took place on board Her Majesty's ship "Romney," under my command, on Tuesday, the 3rd of October, in the afternoon:—

A boat, with the parties who had been appointed by the Commission to break up the condemned schooner "Antonica," came on board the "Romney," and, it appears, brought with them a negro, who did not return with the boat, but secreted himself on board this ship. About half-an-hour after the boat had left the ship, it was reported to me that a person was on board who objected to quit the ship.

On my making the necessary inquiry into his situation and condition, I learnt from himself that he was a slave belonging to the Havana, who had escaped from his mistress to avoid punishment, and that he sought protection on board Her Britannic Majesty's ship.

My instructions strictly inculcating that I should cultivate a good understanding with the authorities, and in no way authorizing me to afford the sought-for protection, I immediately placed the slave under the charge of an officer, to deliver him over to the authorities of the Havana, from whom I have received a paper acknowledging the receipt of the slave in question.

I have, &c.  
 (Signed) CHARLES JENKIN.

---

### Inclosure 2 in No. 1.

*Her Majesty's Commissioners to Lieutenant Jenkin.*

Sir, Havana, October 9, 1837.  
 WE have the honour to acknowledge having received your note dated the 5th instant, informing us of a slave belonging to the Havana having secreted himself on board Her Majesty's ship "Romney," stationed at this port, under your command; and we have no hesitation in expressing our opinion that Her Majesty's Government will approve of your conduct in immediately giving him up to the local authorities, as being at the same time fully in accordance with your instructions, and also as avoiding a dangerous subject of dispute, to entrap you into which it is not improbable that the man was sent by certain persons in this place.

We have, &c.  
 (Signed) J. KENNEDY.  
 EDWARD W. H. SCHENLEY.

---

No. 2.

*Viscount Palmerston to Her Majesty's Commissioners.*

Gentlemen,

*Foreign Office, January 5, 1838.*

I HAVE received your despatches to that of the 27th of November last, inclusive.

With reference to your despatch of the 10th October, containing your correspondence with Lieutenant Jenkin, commanding the "Romney" hulk, relative to a negro who had secreted himself on board that vessel, and whom Lieutenant Jenkin had given up to the local authorities, I have to acquaint you that the course pursued by Lieutenant Jenkin in this case appears to me to have been right and proper.

I am, &c.  
(Signed) PALMERSTON.

No. 3.

*Viscount Palmerston to Sir G. Villiers.*

Sir,

*Foreign Office, January 6, 1838.*

I HEREWITH transmit, for your information, the copy of a despatch and its inclosures, from Her Majesty's Commissioners at the Havana,\* containing their correspondence with Lieutenant Jenkin, in command of Her Majesty's hulk "Romney," upon the subject of a negro, who had secreted himself on board that vessel, and whom Lieutenant Jenkin had given up to the proper authorities at the Havana.

I also inclose a copy of the despatch which I have addressed to Her Majesty's Commissioners upon the subject,† by which you will learn that I approve of the course pursued by Lieutenant Jenkin in this case; and I have to instruct you to communicate these papers to the Spanish Government.

I am, &c.  
(Signed) PALMERSTON.

No. 4.

*Sir G. Villiers to Viscount Palmerston.—(Received February 6.)*

My Lord,

*Madrid, January 27, 1838.*

I HAVE had the honour to receive your Lordship's despatch of the 6th January of the present year.

I inclose a copy of the note which, in obedience to the instructions contained in that despatch, I have addressed to Count Ofalia respecting the negro slave who had secreted himself on board Her Majesty's ship "Romney," at the Havana.

I have, &c.  
(Signed) GEORGE VILLIERS.

*Inclosure in No. 4.**Sir G. Villiers to Count Ofalia.*

Sir,

*Madrid, January 25, 1838.*

I HAVE the honour to inform your Excellency that I have received the instructions of my Government to communicate to the Government of Her Catholic Majesty the inclosed papers, forming the correspondence which has taken place respecting a slave who took refuge on board the "Romney," Her Britannic Majesty's receiving ship lying at the Havana.

Your Excellency will find that Lieutenant Jenkin, commanding the "Romney," immediately on learning the fact, sent the slave on shore in charge of an officer, with instructions to deliver him up to the authorities, and that he is in possession of a written document from them, proving that his orders were obeyed.

Your Excellency will also perceive that the conduct of Lieutenant Jenkin has been formally approved by Her Britannic Majesty's Minister for Foreign Affairs, Viscount Palmerston, who characterises it as right and proper.

I have, &c.  
(Signed) GEORGE VILLIERS.

No. 5.

*Mr. Hudson to Viscount Palmerston.—(Received August 13.)*

My Lord,

*Rio de Janeiro, July 14, 1851.*

I HAVE the honour to transmit to your Lordship the copy of a letter which has been addressed to me by Rear-Admiral Reynolds, Commander-in-chief of Her Majesty's naval forces on this station,

relative to a negro who made his way on board Her Majesty's ship "Conflict" near Bahia, and was subsequently discharged into Her Majesty's receiving ship "Crescent" in this harbour.

Admiral Reynolds having asked my opinion respecting the disposal of this negro, I desired Her Majesty's Consul for this port to determine whether this negro is, or not, an African born. I have the honour to inclose a copy of Mr. Consul Hesketh's opinion upon this point, from which your Lordship will perceive that this negro is an African of the tribe of Mina.

I have therefore the honour to request your Lordship's instructions as to the disposal of this African.

I have, &c.

(Signed) JAMES HUDSON.

Inclosure 1 in No. 5.

*Rear-Admiral Reynolds to Mr. Hudson.*

Sir, "Southampton," at Rio de Janeiro, May 8, 1851.

I HAVE the honour to transmit to your Excellency a letter from Commander Drake, relative to a negro (whose name is given as Tom Pepper) having found his way on board the "Conflict" at Bahia.

By the "Sharpshooter" I have received a second letter from Commander Drake, stating that no claimant having appeared for the negro, he had sent him to be discharged to the "Crescent" as a liberated African.

I disapproved of the reception of this person on board of the "Conflict," but under the circumstances, I shall feel obliged by your Excellency's opinion as to what should be done with him.

I have, &c.

(Signed) B. REYNOLDS.

Inclosure 2 in No. 5.

*Commander Drake to Rear-Admiral Reynolds.*

Sir, "Conflict," Bahia, March 31, 1851.

I HAVE the honour to inform you that at midnight, on the 13th instant, when Her Majesty's ship under my command was at anchor at Morro de St. Paulo, a negro made his way on board the ship and begged for protection; he states, as far as I can understand, that he has only been seven months in the country.

Having got on board the ship, and the canoe he came in having gone adrift, I did not know what to do with him, and have therefore retained him on board, and await your instructions with regard to his disposal.

I have, &c.

(Signed) F. G. DRAKE.

Inclosure 3 in No. 5.

*Consul Hesketh to Mr. Hudson.*

Sir, Rio de Janeiro, July 2, 1851.

IN compliance with your directions, I have been on board Her Majesty's ship "Crescent" and seen the negro there under the name of "Tom Pepper."

He is an African, and understands more of English than of the Portuguese language, but in truth very little of either; with the assistance of another negro I ascertained that he had been landed at Bahia from the vessel which brought him from Africa, about seven months before he escaped from an estate near Cachoeira called Valencixo, belonging to a man he called "Senhor Chico," and that he is a "Mina" negro.

His looks confirm this statement; he appears about twenty years of age, and is strong and healthy.

I have, &c.

(Signed) ROBERT HESKETH.

No. 6.

*Viscount Palmerston to Mr. Hudson.*

Sir, Foreign Office, August 20, 1851.

I HAVE received and laid before the Queen your despatch of the 14th ultimo, in which you request instructions respecting the disposal of a recently imported negro, by name Tom Pepper, who



contrived to get on board Her Majesty's ship "Conflict," at Bahia, on the 13th of March last, and who was subsequently placed on board Her Majesty's ship "Crescent."

I have, in reply, to desire that you will instruct Her Majesty's Consul to send this man by the first opportunity to some British Settlement.

I am, &c.  
(Signed) PALMERSTON.

No. 7.

*Mr. Jerningham to the Earl of Clarendon.—(Received April 12.)*

My Lord,

*Rio de Janeiro, March 7, 1856.*

I BEG to forward to your Lordship copies of two notes which I addressed, in the month of January last, to Senhor Paranhos, respecting the case of a British subject, Captain Sandys, of an English vessel called the "Danube," who was accused of having enticed away and harboured two slaves, the property of persons residing in Rio de Janeiro.

I made this representation to the Imperial Government in consequence of the application of Mr. Rowland Cox, the consignee of the vessel, who, being under the impression that Captain Sandys had been arrested, was exceedingly anxious to curtail the delay that the imprisonment of this person would occasion in the voyage of the "Danube" to her ulterior destination.

I therefore begged the Imperial Government to hasten the judicial investigation.

However, it appears, after all, that the owners of the slaves having recovered their property through the medium of the police, all further judicial proceedings were dropped; and the "Danube" proceeded on her voyage.

I will not make any remark on the innocence or culpability of the captain in question. He affirmed that these slaves came on board his vessel and that they would not leave it; and he appears also to have acquainted the "Capitania" of this Port with something of the matter, inquiring at that office, whether any impediment would be put in the way of his leaving Rio, since a police boat had put off to look for a slave who had proceeded on board his vessel and hidden himself unknown to any one, which his Excellency Senhor Paranhos himself states in his note, copy of which I now beg to forward to your Lordship.

Annexed to Senhor Paranhos' note is copy of a representation of thirty-two slave-owners to the Chief of Police of Rio de Janeiro, complaining against the proceedings of certain English captains (Captain Sandys amongst the rest), who, they state, had attempted to entice away and have even carried off three slaves, the property of persons in this city.

As his Excellency invites Her Majesty's Legation to co-operate with the Imperial Government, as far as it is in its power, to prevent a recurrence of such a violation of the law, I have answered his Excellency in a note, copy of which is herein inclosed, that I would write to Her Majesty's Consuls at the different stations in Brazil, which I have accordingly done, begging of them to warn all captains of British merchantmen against a practice which submits them, if discovered, to very severe legal penalties; and that it would be well, before they received any blacks or mulattoes on board their vessels, to make them produce legal certificates of freedom.

I have, &c.  
(Signed) WM. STAFFORD JERNINGHAM.

Inclosure 1 in No. 7.

*Mr. Jerningham to Senhor Paranhos.*

Excellent Sir,

*Rio de Janeiro, January 19, 1856.*

I WAS applied to this day by Mr. Rowland Cox, consignee of an English vessel called the "Danube," which brought hither from England materials for the railroad of Pedro II, in consequence of her Captain, named Robert Sandys, being arrested and put into prison just as the ship was proceeding hence on her voyage to her ultimate destination.

It appears that two slaves belonging to some one here went on board the "Danube," by some means or other, and the Captain, wanting to put them away from his ship, the poor creatures refused to leave the vessel.

It seems afterwards that the vessel was searched by the police, and that these slaves were found somewhere hidden up, most likely concealing themselves, from the terror of falling again into the hands of their masters.

The Captain states he reported the fact of slaves being on board his vessel to the "Capitania," and if such be the case, it would seem that the charge of having seduced these slaves away from their masters cannot be brought against him.

In consequence, however, of the arrest of Captain Sandys, the "Danube," which has other engagements to fulfil, has been detained here, and prevented proceeding on her voyage; and I must therefore beg of your Excellency to have the goodness to cause the utmost despatch to be used in the investigation of this case and, if Captain Sandys be found innocent, as he most likely is, to have him immediately set at liberty to resume the command of his ship.

I avail, &c.  
(Signed) W. S. JERNINGHAM.

## Inclosure 2 in No. 7.

*Mr. Jerningham to Senhor Paranhos.*

Excellent Sir,

*Rio de Janeiro, January 23, 1856.*

WITH reference to the note which I had the honour to address to your Excellency on the 19th instant, respecting the arrest of a British subject, Captain Sandys, of the "Danube," merchant vessel, for the alleged imputation of having seduced two slaves on board his ship, with the supposed intent of carrying them away, I beg to state that the consignee of the "Danube" in Rio de Janeiro has informed me that the "Danube" left this port with her master, Captain Sandys, on board, and that he has been unable, upon inquiry, to find any trace of his being detained a prisoner.

At the same time I beg to forward to your Excellency copy of a letter which I have received from Mr. Rowland Cox, the gentleman who applied for the assistance of Her Majesty's Legation in this affair. It seems that the order to arrest Captain Sandys was issued by the Chief of Police, but before it could be put into execution the "Danube" had sailed from Rio de Janeiro for her destination.

I avail, &amp;c.

(Signed) W. S. JERNINGHAM.

## Inclosure 3 in No. 7.

*Senhor Paranhos to Mr. Jerningham.*

(Translation.)

*Ministry of Foreign Affairs, Rio de Janeiro, February 12, 1856.*

THE Undersigned, &c., had the honour to receive the notes which Mr. William Stafford Jerningham, &c., addressed to him, and dated the 19th and 23rd of last month.

In the former, Mr. Jerningham communicated that the Captain of the English vessel "Danube," which had brought materials from England for the railroad "Pedro II," had been detained and sent to prison when that vessel was about to proceed on her ulterior destination.

Mr. Jerningham mentions the circumstances which could have given rise to that proceeding against the Captain in the following manner:—

Two slaves belonging to some one in this city succeeded in introducing themselves on board the "Danube," and the Captain, wishing to turn them out, they refused to go.

It appears that after that the police searched the vessel, and those two slaves were found on board in some place where they had hidden themselves, doubtless through the fear of falling again into the hands of their owners.

The Captain asserted that he had informed the Captain of the Port of the fact of those slaves being on board his vessel, and, if this were true, he could not be accused of having seduced them from their owners.

In consequence, however, of the imprisonment of the Captain, the "Danube," which had duties to perform, was detained, and prevented from proceeding on her voyage.

Mr. Jerningham concluded this note in requesting the Undersigned to hasten the necessary investigations, in order that, if Captain Sandys should be innocent, as was thought probable, he might be immediately set at liberty, and be enabled to resume the command of his vessel.

Being better informed by the consignee who had furnished the first information, Mr. Jerningham hastened, in his note of the 23rd January, to acquaint the Undersigned that Captain Sandys had not been imprisoned, and that he had gone to sea in his vessel unmolested.

Mr. Jerningham explained this fact, which removed the cause of his application under the supposition that a warrant of imprisonment had been issued, and before it could have been carried into effect the "Danube" had left the port of Rio de Janeiro for her destination.

The Undersigned, as soon as he received Mr. Jerningham's first communication, brought it to the knowledge of the Minister of Justice, and the answer which he received from his Excellency on the 30th ultimo confirms, in fact, that the supposed imprisonment of the Captain of the "Danube" had not taken place; it being therefore believable that the representation of the consignee, to which Mr. Jerningham refers, was chiefly suggested by the apprehension or foreknowledge of the legal proceedings which the Captain had subjected himself to.

The following is an abridged narrative of that occurrence, according to the official documents of the Ministry of Justice:—

José Antonio de Oliveira, and Thomas Rodriguez, complained to the Chief of Police of this capital that two slaves of theirs, named Bento and José, had been seduced by the Captain of the English barque "Danube," and were clandestinely sheltered under the promise of being conveyed in her out of the Empire.

However, the Chief of Police, having ordered the Sub-Delegate of the Parish of Santa Rita to proceed upon this complaint according to law, the complainants at once desisted from judicial proceedings, contenting themselves with obtaining possession of their slaves, who were taken out of the said barque.

Consequently, Captain Sandys, who, according to the confession of the two slaves, was the person who seduced them and afforded them an asylum on board the "Danube," was not prosecuted, and no impediment was placed to his departure. He sailed on the 21st for Acayab, his destined port.

It is not true that Captain Sandys apprized the Captain of the Port that two slaves had taken refuge on board the "Danube." He went to that station to inquire whether any impediment would be placed to his sailing, and gave as his reason for that apprehension the fact of a boat having gone to his



vessel by order of the police to fetch away a slave who had hidden himself on board unknown to any one. The sheltering of the slaves was, therefore, already known when Captain Sandys went to the Captaincy of the Port.

The Undersigned cannot but call the serious attention of Mr. Jerningham to the annexed extract of a representation which, under date of the 18th instant, several owners of slaves who are employed in the trade of the port of Rio de Janeiro, addressed to the Chief of the Police of this city.

The representers, as Mr. Jerningham will see, complained, and requested that measures might be taken, against the proceedings of some of the captains of foreign merchant vessels, who have attempted and succeeded in inveigling slaves, and taking them clandestinely out of the country.

They make mention, besides the late occurrence with the Captain of the "Danube," of other facts of a similar nature—that is, of the disappearance, in December last, of three slaves belonging to José Luiz da Silva, established on the Island of Cobras, one of whom, it appears, was taken to Jamaica on board a British brig, and the other two to the Cape of Good Hope on board the English schooner "Kate."

The undersigned trusts that Mr. Jerningham will have no objection, in as far as it may be in the power of Her Britannic Majesty's Legation, to aid the Imperial Government in the investigation and repression of such facts, which, independent of being highly criminal, alarm not only the owners of slaves, but likewise the whole population of this city.

The Imperial Government, who have so much at heart the repression of the Slave Trade, and do not cease instructing their authorities to grant full protection to the free blacks, cannot but protect also the property of Brazilian subjects, in rigorously preventing the seduction in question, the serious consequences of which must be evident to Mr. Jerningham's enlightened judgment.

The Undersigned, &c.

(Signed)

JOSE MARIA DA SILVA PARANHOS.

Inclosure 4 in No. 7.

*Senhor do Amaral and others to the Chief of the Police.*

(Translation.)

*Rio de Janeiro, January 18, 1856.*

THE Undersigned come before your Excellency to entreat that measures may be taken to prevent the continuance of attacks which have been made upon property, and which are imminent on private fortunes, from the occurrences which they submit to your Excellency's consideration.

There are persons who inveigle slaves, enticing them from the dominions of their owners, and doubtless with promises of liberty, for the purpose of subjecting them to the harshest slavery, thus offending the rights of property and public conveniency.

Even yesterday, Excellent Sir, two slaves belonging to José da Silva Oliveira, a merchant established on the Island of Cobras, and to Thomas Rodriguez, were found hidden under the fore-castle of the English barque "Danube," their owners having been apprized of their being on board that vessel, went for and withdrew them from the hands of their seducer.

Before Christmas, three slaves were missing belonging to José Luiz da Silva, established on the Island of Cobras, one of whom, it appears, went to Jamaica in an English brig, and the two others in the English schooner "Kate" to the Cape of Good Hope, which acts, from the fact of two slaves being found yesterday hidden on board the "Danube," are confirmed.

Besides these facts, many others have lately happened, so that all the proprietors of slaves, and particularly those who reside in the neighbourhood of the sea, have constantly the threat hanging over their fortunes of seduction and robbery; and thus they can only confide in the vigilance of the constituted powers of the country, and especially upon the activity and energy with which your Excellency so worthily directs the police of this city.

Wherefore, Excellent Sir, the Undersigned bring these facts to your knowledge, in order that you may use every effort in order to prevent their continuance, and to discover the thread of this series of acts, which manifest a fatal tendency against the proprietorship of slaves which, notwithstanding, form a part of the fortunes of the public, and of private individuals.

Your Petitioners will not further occupy your Excellency's attention, their only aim being to bring to your knowledge facts which ought to be examined into for the common welfare of all.

They, therefore, beg your Excellency to take the necessary steps, and, trusting to your customary sense of justice, your Petitioners will ever pray.

(Signed)

J. C. DO AMARAL.

(Here follow 32 signatures.)

Inclosure 5 in No. 7.

*Mr. Jerningham to Senhor Paranhos.*

Excellent Sir,

*Rio de Janeiro, March 4, 1856.*

I HAVE the honour to acknowledge the receipt of your Excellency's note of the 12th of February, in answer to the two notes which I had addressed to your Excellency in the month of January upon the subject of the supposed arrest of the Captain of the British vessel "Danube," accused of seducing two slaves away from their owners.



As the slaves were seized by the police and conveyed back to their masters, who, according to the report of his Excellency the Minister of Justice, contenting themselves with recovering their property, had desisted from judicial proceedings, Captain Sandys found himself at liberty to proceed on his voyage, which he did, and of course the whole business was terminated; but your Excellency at the end of your note calls my serious attention to an annexed extract of a representation which several slave owners employed in the trade of this city has addressed to the Chief of Police.

This representation complains and requests that measures might be taken against the proceedings of some captains of foreign merchant-vessels, who had attempted and succeeded in inveigling slaves, and taking them clandestinely out of this country; and mention is made, besides the alleged case of the "Danube," of that of three slaves being carried off, one in the English brig "Jamaica" and two others by the British schooner "Kate" to the Cape of Good Hope.

I need not go to any length, in answer to your Excellency's observations and to the above representation, to assure your Excellency that such conduct, if duly proved, cannot but appear highly reprehensible in the eyes of Her Majesty's Legation; for although every free-born Briton ought to abhor and detest Slave Trade and slavery in this enlightened age of progress and civilization, yet, in countries like Brazil, where unfortunately slaves have been imported before the abolition of the Slave Trade still continue to be legal property, we must, in spite of our feelings on the subject of these same laws and regulations, take an especial care not to offend against them; and with a view of endeavouring to prevent a recurrence of complaints, such as have been forwarded in your Excellency's note, I shall communicate an extract of it to Her Majesty's Consul at Rio de Janeiro and to the other British Consuls in Brazil, instructing them to warn the masters of British merchant-vessels against taking away and harbouring slaves who are legally the property of Brazilian subjects or of persons residing in this Empire.

His Excellency the Chief of Police concludes his note by observing that the Imperial Government, who have at heart so much the repression of the Slave Trade, and do not cease instructing their authorities to grant full protection to free Blacks, cannot but protect also the property of Brazilian subjects in rigorously preventing their being seduced away.

Her Majesty's Legation hails with pleasure this avowal of the Imperial Government with respect to the Slave Trade, and cannot but agree that it is the duty of Government to protect Brazilian property, but I cannot possibly discover that very great protection is afforded to free Blacks in Brazil, if those who are entitled "emancipados" are included in that category; for your Excellency well knows what extreme difficulty Her Majesty's Legation has at times encountered in endeavouring to effect the real manumission of some of this unfortunate class in certain cases; and even now, I am not as yet informed if the British subject, Mr. Craven's, freed slaves are in the enjoyment of their liberty or not, or whether they are at the disposal of that authority, which even persons in this country consider to be an anomaly, the Judge of Orphans.

I avail, &c.

(Signed) W. S. JERNINGHAM.

No. 8.

*The Earl of Clarendon to Mr. Jerningham.*

Sir,

*Foreign Office, April 30, 1856.*

I HAVE received your despatch of the 7th ultimo, respecting the alleged proceedings of certain captains of British merchant-vessels in the Brazils, who are stated to have received on board their ships, with a view of carrying them out of the country, some negro slaves, the property of Brazilian subjects; and I have to state to you that I approve the course pursued by you in addressing a despatch to Her Majesty's Consuls in Brazil, instructing them to warn the captains of British vessels of the serious liabilities to which they render themselves subject by such proceedings.

I am, &c.

(Signed) CLARENDON.

No. 9.

*The Earl of Clarendon to Mr. Jerningham.*

Sir,

*Foreign Office, June 19, 1856.*

WITH reference to my despatch of the 30th of April last, approving the Circular despatch addressed by you to Her Majesty's Consuls in Brazil, instructing them to warn the masters of British merchant-vessels of the liabilities to which they subjected themselves by harbouring slaves on board their ships, with the view to carry them away, I have to state that, as merchant-vessels are subject to the law and jurisdiction of the country in whose ports they may be, it was right that warning should be given to the masters of British vessels with regard to this matter; but it should be borne in mind that if a slave were to take refuge on board a British ship of war, it will still, as heretofore, be the duty of the captain to refuse to surrender such slave.

I have, &c.

(Signed) CLARENDON.

*Mr. Jerningham to the Earl of Clarendon.—(Received September 8.)*

My Lord,

*Rio de Janeiro, August 7, 1856.*

WITH reference to your Lordship's despatch of June 19, in which your Lordship states, when alluding to a Circular which I had addressed to Her Majesty's Consuls in Brazil, instructing them to warn the masters of British merchant-vessels of the liabilities to which they subjected themselves by harbouring slaves on board their ships with the view to carry them away, that although it was right such a warning should be given to the masters of British merchant-men in this matter, if, however, a slave were to take refuge on board a British ship of war, it will still, as heretofore, be the duty of the captain to refuse to surrender such slave, I beg to have the honour to announce to your Lordship that I have sent a copy of your Lordship's despatch to the British Admiral, Commander-in-chief of Her Majesty's naval forces on this station, in order that he may be perfectly informed of the views of Her Majesty's Government upon the point in question.

I have, &c.  
(Signed) WM. STAFFORD JERNINGHAM.

*Extract from General Instructions issued in 1865 for guidance of Naval Officers employed in the Suppression of the Slave Trade.*

IN your intercourse with the natives you will endeavour to conciliate their good-will by kindness and forbearance, and will take care that the officers and men under your command shall do the same.

You will take special care not to offend the prejudices of the natives, and you will make allowance for any jealousy or distrust with which you may be met.

You will impress upon the natives the earnest desire of Great Britain for the improvement of their condition, and will clearly point out to them the distinction between the export of slaves which Great Britain is determined to put down, and the system of domestic slavery with which she does not claim to interfere.

*Consul Pakenham to the Earl of Clarendon.—(Received June 5.)*

My Lord,

*Tamatave, April 22, 1869.*

I HAVE the honour to transmit herewith, for your Lordship's information, the copy of a letter which I have addressed to Commodore Sir Leopold Heath, on the subject of a serious misunderstanding which appears to have occurred between Commander Meara, of Her Majesty's ship "Nymph," and the Hova Commandant of Majunga, on the west coast of Madagascar, respecting the forcible seizure on shore, by an armed party from the "Nymph," of certain Mozambique slaves belonging to Malagasy subjects.

The note which I have received on the subject from the Hova Chief Secretary of State is extremely lengthy and difficult of translation, but the substance of it will be found embodied in my letter to Commodore Heath, and by the next mail I trust to be able to send your Lordship a translation of the Chief Secretary's communication.

It would of course be unfair for me to form or express any opinion as regards Commander Meara's proceedings on *ex parte* statements, the more so as I know from experience that the Hova authorities invariably seek to give the most favourable colouring to their own acts, and quite the contrary to those of parties with whom they may disagree. Under any circumstances, however, any appearance of the substitution of might for right by British officers in their dealings with the Malagasy could not but prove prejudicial to British interests in Madagascar by raising distrust in the minds of the Hovas.

I venture, therefore, to hope that your Lordship will be pleased to cause instructions to issue, to the effect that differences on land between the commanders of British cruizers and Hova officials be in future referred to me.

As your Lordship will have observed from my despatch of the 10th instant, the Mozambiques detained at Majunga were given up to me by the Queen of Madagascar without any difficulty, and, therefore, a simple reference to me by Commander Meara would have prevented any misunderstanding in the matter.

I beg to inclose the copy of my note in reply to the Chief Secretary's, and shall be glad to receive your Lordship's instructions as soon as convenient relative to my further action in this matter.

I have, &c.  
(Signed) T. C. PAKENHAM.



## Inclosure 1 in No. 12.

*Consul Pakenham to Commodore Sir L. Heath.*

Sir,

*Tamatave, April 9, 1869.*

I HAVE the honour to state that I have received a communication from the Hova Government at Antananarivo, dated the 22nd (4th April) ultimo, reporting a serious misunderstanding which appears to have occurred between Commander Meara, of Her Majesty's sloop "Nymph," and the Hova Commandant of Majunga on the West Coast of Madagascar.

The following are briefly the facts of the case as submitted to me by the Hova Chief Secretary of State:—

In March last the "Nymph" anchored before Majunga, where Commander Meare and his officers were hospitably received and entertained by the Hova Commandant and officers. Shortly afterwards two Arab dhows were burnt by order of Commander Meara, who at the same time formally demanded the surrender of certain Mozambique slaves lately seized by the local authorities at Majunga and detained pending a reference to the Hova Government. The Commandant of Majunga stated his inability to deliver up these slaves until he had received the necessary authority from his Government; whereupon a shot was fired from the "Nymph" between the fort and village of Majunga, and an armed party landed who forcibly seized on shore and carried off to the "Nymph" certain Mozambique slaves belonging to subjects of the Queen of Madagascar, old residents in the island, introduced prior to the conclusion of the English Treaty, but not forming part of those lately landed. After the seizure had been made, and the slaves carried on board the "Nymph," the Commandant of Majunga sent officers on board to claim their restitution, and, further, to protest against Commander Meara's proceedings as being contrary to the provisions of the English Treaty; but the slaves were not given up, and the "Nymph" sailed with them on board.

This, Sir, is the version of the affair given by the Commandant of Majunga, to the Hova Government, and transmitted to me by the Chief Secretary of State. But I have not as yet received any report on the subject from Commander Meara, although the acts alleged by the Hova Government were committed in Madagascar, on land, and consequently within my Consular jurisdiction, which, in virtue of Her Majesty's Commission, extends over the whole island.

The Hova Government complain of Commander Meara's proceedings, not only as unfriendly but as being in violation of the English Treaty, wherein no right is conceded to the Commanders of British cruisers to land armed parties and seize on shore slaves belonging to Malagasy subjects and lawfully in their possession. On these grounds a formal demand has been made for the immediate restitution of the slaves taken on board the "Nymph."

I shall therefore be glad to receive, as early as convenient, a copy of Commander Meara's account of what really took place at Majunga, in order that I may be in a position definitely to reply to the Hova Government. But, under any circumstances, I beg to submit the desirability, as appears to me, of the Commanders of British cruisers on this station in future addressing me on the subject of any differences they may have with the local authorities at any of the Hova military stations on the coast of Madagascar, before engaging in actual hostilities which might ultimately involve Her Majesty's Government in serious complications. In the case in question a simple reference to me would have removed all difficulties and enabled Commander Meara to obtain possession of the Mozambique slaves detained at Majunga.

In conclusion I venture to submit that the slaves alleged to have been taken on board the "Nymph," at Majunga, be detained, pending the decision of Her Majesty's Government as to their ultimate disposal.

I have, &c.  
(Signed) T. C. PAKENHAM.

## Inclosure 2 in No. 12.

*Consul Pakenham to the Chief Secretary of State.*

Sir,

*Tamatave, April 20, 1869.*

I HAVE the honour to acknowledge the receipt of your Excellency's letter of 22 Adizaoza (4th instant), complaining of certain proceedings of Commander Meara, of Her Britannic Majesty's sloop "Nymph," when at Majunga at the commencement of last month, and also claiming the restitution of a number of Mozambique slaves, alleged to have been seized on shore, and carried on board the "Nymph" by an armed party from that vessel.

It certainly surprises me to hear that the Commander of any of Her Britannic Majesty's ships of war, whose mission is to co-operate with the Hova Authorities in suppressing the Slave Trade, should have committed any unfriendly act towards the Malagasy. But I am, of course, unable to form or express any opinion on the regularity of Commander Meara's proceedings until I am in possession of his account of what occurred at Majunga.

I beg, however, to state that your Excellency's complaint shall be immediately laid before the Earl of Clarendon, and I venture to assure the Hova Government that it will meet with attentive and impartial consideration at his Lordship's hands.

I have, &c.  
(Signed) T. C. PAKENHAM.



*Mr. Hammond to the Secretary to the Admiralty.*

Sir,

*Foreign Office, June 12, 1869.*

I AM directed by the Earl of Clarendon to transmit to you, to be laid before the Lords Commissioners of the Admiralty, the accompanying copies of a despatch and its inclosures from Mr. Pakenham,\* Her Majesty's Consul in Madagascar, having reference to the proceedings of Commander Meara, of Her Majesty's sloop "Nymph," who is reported to have landed an armed party from his ship at the village of Majunga, and to have forcibly seized and carried off some slaves belonging to Malagasy subjects.

I am to state that Lord Clarendon would be glad to be furnished with copies of any reports which may have reached the Admiralty respecting the proceedings of the Commander of the "Nymph," whose conduct appears unjustifiable if the Hova version of his proceedings is correct; and in the event of no accounts having been received at the Admiralty, I am to request that Commander Meara may be called upon to explain his conduct in this affair.

I am, &c.  
(Signed) E. HAMMOND.

*The Earl of Clarendon to Consul Pakenham.*

Sir,

*Foreign Office, June 14, 1869.*

I HAVE received your despatch of the 22nd of April, relative to the proceedings of the Commander of Her Majesty's sloop "Nymph," who is reported to have landed an armed party from his vessel at the village of Majunga, and to have forcibly seized and carried off some slaves belonging to Malagasy subjects; and I have to acquaint you that I approve the letters addressed by you to Commodore Heath, and to the Hova Chief Secretary of State, respecting this affair.

You will inform the Hova Government that a strict inquiry will be immediately instituted into the proceedings which have given rise to their complaint.

I am, &c.  
(Signed) CLARENDON.

*Consul Pakenham to the Earl of Clarendon.—(Received July 5.)*

My Lord,

*Tamatare, May 6, 1869.*

WITH reference to my despatch of the 22nd ultimo, I have now the honour to transmit, for your Lordship's information, a translation of the Hova Chief Secretary of State's note to me, dated the 4th ultimo, complaining of the proceedings of Commander Meara of Her Majesty's sloop "Nymph," at Majunga, on the West Coast of Madagascar, in March last.

I have, &c.  
(Signed) T. C. PAKENHAM.

## Inclosure in No. 15.

*The Chief Secretary of State to Consul Pakenham.*

(Translation.)

Sir,

*Antananarivo, 22nd Adizaoza (4th April), 1869.*

THIS is what I have to say to you. I have received a letter from the Governor of Majunga, saying that on the 23rd of Adaoro (6th March), 1869, Her Britannic Majesty's vessel "Nymph," commanded by Commander Meara, R.N., arrived at that port. When she was anchored, the Governor sent six officers to visit the Captain, and to ask after the health of Queen Victoria, &c., who, in reply, asked after the health of the Queen of Madagascar, and stated his intention of landing at 4 o'clock P.M. On landing, he was met by officers (with a band, and four palanquins), who were sent by the Governor to receive him and conduct him to the Battery, where he was met by other officers, but the Governor himself, being unwell, was unable to be present. After accepting an invitation to dinner the next day, at 4 P.M., and having visited the Governor, Commander Meara returned to his ship. The following day (Saturday) the Commander came to dinner at the Battery, and was received with the usual honours. After dinner the party went out into the court and danced, the Commander and one of his officers joining cordially with the Malagasy officers and ladies. Before his departure he invited five officers and ladies to dinner on board, at 1 o'clock P.M. the following day.

Accordingly they went to dinner the following day (Sunday), two guns being fired by Her Majesty's ship as a salute, which was returned by the Malagasy authorities at the Battery. After dinner, Commander Meara stated his intention of sailing the next day (Monday).

That after leaving the port he returned in the evening, when the Governor sent officers to ask the reason of his return. But, before they reached the ship, the captain with thirty soldiers had left

and burned two dhows; after which the Captain said, "You have Mozambiques in your possession who were brought here by those dhows, and I have returned to capture them." To which the Malagasy officers replied, "If you meet with Mozambiques upon the high seas, then you yourselves capture them and report it to your Government; but if we meet with those who bring them across the seas to us, then we report to our Government. Besides, you say that it is fifteen days ago that the dhows brought Mozambique slaves here, whereas it is now twenty days ago." The Commander then returned to the ship, but soon afterwards three British officers and twenty sailors landed and demanded possession of the Mozambiques. The Hova officers replied, "Twenty days ago the dhows arrived with slaves on board, and we have referred the matter to the Government at Antananarivo and are awaiting their reply, as to what we must do. To which the captain replied, "I will not leave this port without those slaves." "Very well," said the Hova officers, "we must wait till we hear from the Government." "But how many were they?" asked the Captain. "We cannot tell," said the Hova officers, "for this is a land full of slaves, and we cannot allow you to count them unless we hear from our Government. We cannot buy slaves coming beyond the seas, and we have already written to Antananarivo to ask what we must do with those who were brought by those dhows." The Captain then said, "If you do not give up those slaves by 5.30 P.M., I will do what I ought to do, even if I have to fight for them." To this the Hova officers replied, that as to his fighting, he himself knew what he should do. But the words of the Treaty said there should be no fighting between the English and Malagasy for ever more. The Captain again asked, "Will you give up those slaves or no?" The Hova officers again repeated that they had referred the matter to their Government. "Then," said the Captain, "I go; but at midnight I will act."

When the captain had returned to his ship he fired one gun with ball between the fort and Majunga.

The following day (Tuesday) the captain landed again and seized the slaves of the "ombalahivelo" (blacks), and had them conveyed on board. The Governor then sent to ask his reason for seizing the subjects of Ranavalona—hereditary property—and ordered their return, lest the Treaty, which says that no subjects of the Queen of Madagascar can be taken across the seas on board English vessels without a passport, should be broken. "I take them," replied the captain, "because they are slaves; they cannot be returned to you. As regards the cannon that was fired from the ship, it was to test the range of my guns. Tell the Governor that I intend leaving to-morrow morning at 6 o'clock, for I am censured by you as injuring the Kingdom (of Madagascar)." He then returned to his ship.

On the following morning (Wednesday), at 5 o'clock, the Governor sent his officers to the ship, who, having arrived on board, said to the captain—"Return those persons you have taken without permission, for this is the word of the Treaty between the two Governments, viz.: 'The subjects of the Queen of Madagascar cannot be taken beyond the seas without receiving a passport from such (Malagasy) as are authorized to grant it. Again, British sailors who escape from their respective ships to Madagascar must be delivered up to the Consul (British) or the captain of the vessel from which they escaped, if found, Hova authorities doing their utmost to find them.' Therefore, do not carry away those persons you have seized, lest you break this Treaty." To this the captain replied: "What you say is perfectly true. But those persons are in trouble; they are slaves; and they are Mozambique slaves; therefore I retain them." "If you are right in seizing them, where is your commission for so doing, that we may have it in our possession?" asked the officers. At this the captain got angry, and said, "I give you my commission?"

This is the difference that took place between the Hova officers of Majunga and Commander Meara, and then he set sail.

This, therefore, is what I have to say to you: We are grieved at what Commander Meara has done, at his firing with ball at our town, and at his seizing by violence the subjects (mainhmolaly—hereditary slaves) of the Queen of Madagascar, and taking them on board his ship, thus breaking the Treaty of Friendship that exists between us, which ought not to be done, for we, wishing this friendship to be firm, have ordered all the Governors to observe well the Treaty. It grieves us very much therefore, that after our Governor had observed the Treaty, and had seized the Mozambiques, our land should still be fired at with ball, without permission, and that Commander Meara was so enraged. The letter that I wrote to you on the 6th of Adizaosa (19th March), 1869, and which has not yet been answered, is proof that the Governor had followed the Treaty. Command, therefore, your officers that they do nothing to break the Treaty, nor do anything that may injure the friendship that has hitherto existed between us; for it is not right that your officers or ours should not observe well the Treaty which we wish to be kept inviolate.

As for those slaves seized by Commander Meara, we trust that you will order them to be returned. We expect you to do this, for it was not according to the Treaty, Article IX.

God bless you. May you live long and be happy, saith your friend.

(Signed) RAINIMAHARAVO.

No. 16.

*Mr. Hammond to the Secretary to the Admiralty.*

Sir, *Foreign Office, July 7, 1869.*

WITH reference to my letter of the 12th ultimo, I am directed by the Earl of Clarendon to transmit to you herewith a copy of a further despatch from Her Majesty's Consul in Madagascar,\* inclosing a copy of a note addressed to him by the Hova Chief Secretary of State, complaining of the proceedings of Commander Meara, of Her Majesty's ship "Nymph," in landing a party from his ship

\* No. 15.



at Majunga, and carrying off from thence certain slaves stated to have been brought thither from Mozambique.

I am, &c.  
(Signed) E. HAMMOND.

No. 17.

*The Secretary to the Admiralty to Mr. Hammond.—(Received October 13.)*

Sir,

*Admiralty, October 12, 1869.*

I AM commanded by my Lords Commissioners of the Admiralty to transmit to you, for the information of the Earl of Clarendon, the accompanying copy of a despatch from Commodore Sir L. Heath, relative to the misunderstanding which has arisen between Commander Meara, of Her Majesty's sloop "Nymph," and the Hova Government.

I am, &c.  
(Signed) VERNON LUSHINGTON.

Inclosure in No. 17.

*Commodore Sir L. Heath to the Secretary to the Admiralty.*

Sir,

*"Forte," Aden, September 22, 1869.*

WITH reference to the papers inclosed in your letter of the 16th June, 1869, on the subject of a misunderstanding between Commander Meara, of Her Majesty's ship "Nymph," and the Hova Authorities at Majunga, in Madagascar, I beg you will inform their Lordships that upon receiving Mr. Pakenham's complaint I immediately called upon Commander Meara for an explanation, and in the meantime I obtained at the Seychelles the sworn deposition of the slaves said to have been forcibly carried off from Majunga.

2. I shall probably not receive Commander Meara's reply before Christmas, and I think it will be more convenient to their Lordships that I should await its receipt, and thus be able to forward the whole case, than that I should now forward what is at present incomplete. I may state, however, that I am satisfied that a very considerable portion of the complaint made is altogether unfounded.

3. Her Majesty's ship "Dryad" is *en route* to Tamatave, and I have inserted the following paragraph in the sailing orders of Commander Colomb, dated 16th July, 1869:

"You are to proceed to Tamatave and place yourself in communication with Mr. Pakenham, Her Majesty's Consul for Madagascar. It appears from a communication from that gentleman that there has been some misunderstanding between Commander Meara of the "Nymph" and the Commandant at Majunga. I have applied to Commander Meara for a report, and you are, if the subject should spring up in any official conversation with the Hova Ministers, to assure them of my wish to carry out strictly the conditions of our Treaty, and not to exceed the powers granted to us under it, but you may mention at the same time that from the number of dhows captured on the Coast within the last year, it is clear that the Madagascar Slave Trade is carried on very largely, and I trust they are doing, and will continue to do, all that in them lies to suppress it.

I have, &c.  
(Signed) L. G. HEATH.

No. 18.

*Instructions, dated November 6, 1869, issued for the guidance of Naval Officers employed in the Suppression of the Slave Trade.*

THE attention of the Lords Commissioners of the Admiralty having been called to serious irregularities and mistakes committed by Officers commanding Her Majesty's ships employed in the suppression of the Slave Trade on the East Coast of Africa, their Lordships are pleased to issue the following Order:—

It is not intended by this Order to alter the Slave Trade Instructions, which are now furnished to Her Majesty's ships, but merely to point out and explain to officers, in the most marked manner certain provisions of the Instructions which on some occasions have been misunderstood or neglected and to bring to the notice of officers the provisions of the recent Statute 32 & 33 Vict. cap. 75:—

1. As to what vessels are liable to capture.

Articles 50, 51 and 388.

The 50th Article of the General Instructions gives the general rule, as follows:—

"If in the course of the search you are satisfied that the vessel is engaged in, or equipped for the Slave Trade, and that she is subject to your authority, you will proceed to detain her."

The 51st Article gives ancillary rules:—"You will be justified in concluding that a vessel is engaged in, or equipped for the Slave Trade:—(1.) If you find any slaves on board. (2.) If you find in her outfit any of the equipments hereinafter mentioned." (Then follows an enumeration of the equipments taken from the Statute 2 and 3 Vict. cap. 73, sect. 4).



In construing the words in this Article, "if you find any slaves on board," reference must be had to the general scope of the instructions, and particularly to the language of the preceding Article, which speaks of the vessel being "engaged in, or equipped for the Slave Trade."

Slave Trade must for this purpose be carefully distinguished from slavery: with which, as existing in foreign States, or on board foreign ships, not being in British territorial waters, Her Majesty's Government does not claim, either by Treaty or otherwise, to interfere.

As a fact, slavery, as a legal institution, exists in several States (amongst them Zanzibar) with which Great Britain has Treaties for the suppression of the Slave Trade. The mere finding, therefore, of slaves on board a vessel will not justify an officer in detaining her, if there are other circumstances which show that these persons are slaves by the law of the country from which the ship has sailed, or to which she belongs, and that they are not being transported for the purpose of being sold as slaves.

Thus, for instance, where the slaves found on board are very few in number, are unconfined, and appear to be on board for the purpose of loading or working the ship, or attending upon the master or the passengers, and there is no other evidence that the vessel is engaged in or equipped for the Slave Trade.

It is quite otherwise where the slaves are found crowded and chained together, and are obviously being carried as cargo to be sold as slaves.

Between these two classes of cases there are intermediate cases, some of a doubtful character.

It must rest with the officer to distinguish to what class any particular case belongs, by a careful consideration of all the circumstances: bearing in mind always this, that it is his duty to detain the vessel, if he is reasonably satisfied that she is engaged in, or equipped for the Slave Trade, but not otherwise.

Officers must further observe, that by the 388th Article of the Instructions, a right is reserved to the subjects of the Sultan of Zanzibar of transporting slaves within certain limits therein specified. That right, however, has, by a special Order of the Sultan, dated 1863, been waived during the months of January, February, March and April.

No. 19.

*The Secretary to the Admiralty to Mr. Hammond.*

Sir,

*Admiralty, November 23, 1869.*

I AM commanded by my Lords Commissioners of the Admiralty to send you, herewith, for the information of the Earl of Clarendon, copy of a letter from Commodore Sir L. Heath, dated 1st November, with copies of its inclosures, being a correspondence with the Governor of Mozambique, relative to some negroes who came off to the "Daphne," at Mozambique.

I am, &c.

(Signed) VERNON LUSHINGTON.

Inclosure 1 in No. 19.

*Commodore Sir L. Heath to the Secretary to the Admiralty.*

Sir,

*"Forte," Suez, November 1, 1869.*

CAPTAIN SULLIVAN having returned to England, I forward the accompanying correspondence between him and the Governor of Mozambique for their Lordship's consideration.

I have, &c.

(Signed) L. G. HEATH.

Inclosure 2 in No. 19.

*Commander Sullivan to Commodore Sir L. Heath.*

Sir,

*"Daphne," Bombay, October 11, 1869.*

I BEG to forward, herewith, a copy of the correspondence between the Governor of the Island of Mozambique and myself, relative to some negroes who came on board this ship at that place, some expressing a wish to be taken from the place, others to escape from a cruel slavery on the coast.

You will observe that he states that the Order abolishing slavery was published only two days before our arrival, though the abolition was decreed by the Portuguese Government in February last, and you will also observe that, while the Governor in his letter calls them "free negroes," in which case they would be perfectly justified in coming on board, yet he adds, that some of them belonged to the inhabitants, and to some Baneans (who are, and who always claim the right to be considered, British subjects), and that these persons request that the negroes should be returned to them.

I preferred, however, instead of taking the ground I might have done, in answering that, if they were free they had a free right to come on board, to consider them what I knew, if not all, most of them really to be, slaves belonging either to Arabs in the Arab town or on the mainland over which Portugal has no authority, and only retains her hold of the Island of Mozambique by its isolated position (being a mile from the mainland) and by the terror they keep the negroes in, on whom, whatever the Governor, who has only recently arrived there (the former one having died), may say

the most atrocious acts of cruelty are practised by their masters and owners, with perhaps a few exceptions.

After remaining on board the ship two months (for we had been to no place where we could land them), some of the negroes who were tired of the confinement, or were afraid by our entering the port again, that they would be apprehended or sent on shore, left the ship of their own accord, going to the mainland, beyond reach, or to other ships in port; and others, who expressed a wish to go on shore, I landed, at their own request, informing the Governor afterwards of the fact. Two only remain on board now to be landed at Seychelles or Aden. Some of these negroes were dreadfully marked in the back (by the lash as they informed us), and one of them had a large iron bar 18½ inches long doubled round his leg, and pressing on the bone of the leg so close that it was with difficulty the blacksmith cut it off; this, he said, his master had hammered on to his leg for punishment.

I have, &c.  
(Signed) G. L. SULLIVAN.

Inclosure 3 in No. 19.

*The Governor of Mozambique to Commander Sullivan.*

M. le Commandant,

*Mozambique, le 30 Août, 1869.*

JE vous remercie votre obligeance de vous prêter à conduire ici la malle venue du Portugal, ce qui a été un bon service que vous avez fait à cette colonie.

Je profite l'occasion de votre arrivée à ce port pour vous dire que quelques moments avant votre sortie précipitée le 17 Juillet dernier, j'ai eu un grand regret pour savoir que vous avez accepté à bord de votre navire, pour les emmener, quelques nègres libérés, qui en ont été séduits je ne sais pas par qui, et qui appartenaient à quelques négociants respectables de cette ville, et à quelques "Romanes" (*sic*), lesquels m'ont adressé une requête pour que ces nègres leur fussent rendus.

C'était de mon rigoureux devoir d'envoyer à bord immédiatement le Chef de la Police du port pour vérifier le fait, et s'il était véritable pour vous prier de faire débarquer les nègres. Vous avez répondu au Chef de la Police que les nègres étaient libres, et qu'ils s'étaient embarqués librement; et comme le Chef de la Police vous a encore dit que malgré leur état de libres, ils ne pouvaient pas sortir du pays sans ses passeports, parcequ'il était possible que quelqu'un d'entre eux fut criminel, et qu'un navire de guerre d'une nation amie ne devait pas aider à contrevenir les lois du pays où il se trouvait, vous lui avez répondu que les nègres étaient allés vous demander protection, en disant qu'ils étaient des esclaves, et que s'ils retournaient à terre ils seraient châtiés par ses maîtres. Le Chef de la Police du port vous a observé qu'il n'y avait plus d'esclaves dans les colonies Portugaises, et qu'alors vous deviez faire débarquer les nègres, et vous, au lieu de faire cela, vous vous en êtes allé en les emportant.

J'avais l'intention de me diriger directement à vous après que le Chef de la Police m'a fait son rapport, mais votre sortie précipitée ne m'a pas laissé le temps.

Je profite alors de cette occasion pour vous demander où vous avez conduit ces nègres, et j'espère que vous me donnerez toutes les explications nécessaires pour éclaircir ce fait; et même que vous ne continuerez jamais à procéder de cette manière.

Agréez, &c.  
Le Gouverneur-Général,  
(Signé) FERNANDO DALUTALEAD.

Inclosure 4 in No. 19.

*Commander Sullivan to the Governor of Mozambique.*

Your Excellency,

*"Daphne," Mozambique, August 31, 1869.*

IN reply to your courteous letter I beg to inform you that you appear to be labouring under a mistake as to what took place between a person who came on board when we were on the point of leaving the port in July last, and myself. He stated to me that, in a newspaper which he produced it was stated that some free negroes were on board the "Daphne" trying to leave the island, and that he requested to know if it was true. I told him there were none, when he added that if they were free or not they would require a passport.

I do not know if the person who thus, at the last moment, produced a newspaper as his official document was an official or not, as he was by himself in plain clothes.

The real facts of the circumstances are as follows:—

On arrival here we heard that a panic existed among the slaves on shore, of which Mozambique is full, a slave having been flogged to death in Mozambique town, and that the most frightful tortures were being practised on them, and on enquiring on shore it appeared true, and the accounts not at all exaggerated.

Some negroes came on board this ship, the bodies of whom proved evidently the treatment they had been subjected to. Their statement went to prove that they were slaves stolen from the interior of the country, bought and sold; and their condition, that of nudity and stripes, confirmed their statement, which led me to conclude that some of them might have escaped from the various Arab towns on the mainland.



I beg to assure your Excellency that I have no intention of aiding criminals or committing any breach of the laws of Portugal in this Colony.

I have the honour to inform you that I leave the port this day, and expect to be at Zanzibar on the 20th September, and at Bombay in October, and shall be happy to convey your mails, or anything you may wish to send, to either of those places.

I have, &c.  
(Signed) G. L. SULLIVAN.

Inclosure 5 in No. 19.

*The Governor of Mozambique to Commander Sullivan.*

M. le Commandant,

*Mozambique, le 31 Août, 1869.*

J'AI l'honneur d'accuser votre obligeante lettre datée d'aujourd'hui, en réponse à la mienne d'hier, et en appréciant dûment votre réponse c'est de mon devoir de vous dire que les faits que vous relatez concernant les atroces châtimens que quelques nègres ont soufferts dans cette ville de la part de ses maîtres, je ne prétends pas les affirmer ni les contrarier; mais quand même les faits ci-dessus mentionnés eussent été vrais (ce que non obstant je ne permets de douter, parceque le seul châtimement qu'on inflige à présent c'est la ferule, et aussi parcequ'il n'y a plus d'esclaves dans nos Colonies, comme il a été décrété par le Gouvernement de Sa Majesté Très Fidèle dans le Décret du 25 Février dernier et publié dans le Bulletin Officiel de la Colonie du 14 Juillet, c'est-à-dire, en avant de votre arrivée), et qu'une plainte vous eusse été adressée vous devez savoir très bien que ce n'était pas à vous à prendre une délibération quelconque, et encore moins à emporter dans votre navire ces nègres; mais vous devriez les faire envoyer à moi pour que je prisse connaissance du fait, et pour adopter les mesures nécessaires selon la loi et l'humanité.

Je vous remercie beaucoup votre offre obligeante de prendre la malle pour l'Europe, mais je ne peux pas me profiter à cause de votre rapide départ. De toute cette affaire je ferais mon rapport, comme je le dois, à son Excellence le Ministre de la Marine et des Colonies du Portugal.

Agréez, &c.  
Le Gouverneur-Général,  
(Signé) FERNANDO DALUTALEAD.

Inclosure 6 in No. 19.

*Commander Sullivan to the Governor of Mozambique.*

Your Excellency,

*"Daphne," Mozambique, August 31, 1869.*

I AM in receipt of your reply to my former letter of this day's date, and am glad to hear from you that it was not with your knowledge or acquiescence that such cruelties have been perpetrated on the negroes in Mozambique.

I beg to remind you that along this coast of Africa even in the very vicinity of the forts under the Portuguese flag, the English boats, while engaged in the suppression of the Slave Trade, have often been fired on by the Arabs. I allude more particularly to Angoxa River and the neighbourhood where the Portuguese flag flies, and where a Lieutenant and boat's crew were a few years ago taken prisoners and murdered, and subsequently not far from the same place, a Lieutenant and some men of Her Majesty's ship "Lyra" were taken prisoners and only released by the assistance of a native Chief in the Interior.

This conduct of the Arabs, however, the Portuguese I have no doubt have been unable to prevent or redress, and your Excellency must, therefore be aware how difficult it is to discover if a slave has escaped from an Arab town, many of which are in the Province of Mozambique, or from the Island of Mozambique.

I, however, have issued orders that in Mozambique Bay and harbour no negroes are to be allowed to come on board in that way, and since our second arrival those orders have been carried out.

I shall, however, forward the correspondence on this subject to the Commander-in-chief for the information of the English Government. I have also to add that as we are about to leave too soon for your mail, Her Majesty's ship "Star," which also proceeds to Zanzibar and Bombay, will be leaving a day or two later.

I have, &c.  
(Signed) G. L. SULLIVAN.

Inclosure 7 in No. 19.

*Commander Sullivan to the Governor of Mozambique.*

Your Excellency,

*Mozambique, September 12, 1869.*

IN further reference to the subject of the slaves coming off to the ship on the 17th July last, I have to inform you that there are some on board now who desire to go on shore again, and as I have no object in retaining them I shall allow them to go.



Some have already left the ship, and probably landed on the mainland, imagining, I believe, that we had returned here for the purpose of giving them up to the authorities.

I have, &c.  
(Signed) G. L. SULLIVAN.

Inclosure 8 in No. 19.

*The Governor of Mozambique to Commander Sullivan.*

M. le Commandant,

J'AI reçu votre lettre officielle d'aujourd'hui dans laquelle vous me disez que les noirs que vous avez reçu à votre bord le 17 Juillet dernier, une part avait déjà débarqué et était allé pour le continent, et qu'une autre part désirait aussi venir à terre, et que vous n'aviez aucune objection à faire à son débarquement.

Par conséquent j'ai envoyé à bord de votre navire un de mes aides-de-camp pour recevoir ces noirs, et vous lui avez répondu qu'ils étaient déjà à terre.

Je suis bien aise de savoir que cette affaire ait fini d'une manière si convenable pour vous, et je préviendrais le Gouvernement de Sa Majesté Très Fidèle de cette bonne solution.

Je vous souhaite une bonne voyage dans le retour à votre patrie.

Agréé, &c.  
Le Gouverneur-Général,  
(Signé) FERNANDO DALUTALEAD.

No. 20.

*The Secretary to the Admiralty to Mr. Hammond.—(Received December 10.)*

Sir,

*Admiralty, December 7, 1869.*

I AM commanded by my Lords Commissioners of the Admiralty to transmit, for the information of the Earl of Clarendon, and for any observations which his Lordship may wish to make thereon, a copy of a letter and of its inclosures from Commodore Sir Leopold Heath, dated 24th November, with an explanation from Commander Meara, of Her Majesty's ship "Nymph," in regard to the alleged seizure of slaves at Majunga in March last, which had formed the subject of complaint on the part of the Hova Government.

I am, &c.  
(Signed) VERNON LUSHINGTON.

Inclosure 1 in No. 20.

*Commodore Sir L. Heath to the Secretary to the Admiralty.*

Sir,

*"Forte," Suez, November 24, 1869.*

IN my letter of 22nd September, 1869, replying to the subject of the supposed misconduct of Commander Meara, of Her Majesty's ship "Nymph," at Majunga in March last, I gave certain reasons for thinking that the complaint was probably exaggerated, and I stated that I would reserve a full report on the subject until I had received Commander Meara's explanation. That explanation has now reached me, and I forward it, together with other correspondence bearing on the subject, for their Lordship's information. I trust their Lordships and Lord Clarendon will agree with me in thinking that Commander Meara's conduct was not blameable.

2. The complaints made by the Hova Government, as reported by Mr. Pakenham, are:—

(1.) That, upon the Governor refusing to give up the captured negroes, a shot was fired from the "Nymph" between the fort and village, by way of intimidation.

(2.) That an armed party from the "Nymph" landed, and forcibly carried off certain Mozambique slaves.

Commander Meara specifically denies both these allegations. That part of his report which states that the two slaves carried off by him were part of the cargo recently landed is clearly erroneous, but it does not affect the question.

3. The attached copies of Reports from Commanders Meara and Colomb show that there is evidently no bad feeling towards us at Majunga, and I cannot help thinking that the suggestion in my letter of 16th July to Mr. Pakenham, to the effect that this cargo of slaves would never have been given up by the Hova Government but for the information obtained by the "Nymph," and her return to Majunga on 9th March is correct, and that the complaints made by the Local Governor were made by way of turning the tables, and warding off accusations against himself.

4. Their Lordships will observe that the two Commanders take opposite views as to the sincerity of the Hova Government. The view taken by Commander Meara is supported by the reports made to him of cargoes recently landed, and by the known fact that a large trade was carried on last year, and, so far as I can form a judgment, I am inclined to agree with him.

5. I trust their Lordships will allow me to convey to Commander Meara an intimation that his explanation is entirely satisfactory, and to Commander Colomb their approval of the judicious

manner in which he has acted as to the negroes who swam off on board his ship. I trust also that the two men carried off by the "Nymph" may be left at the Seychelles, according to their wish, expressed to me personally when at that port, and that compensation may be made to their late owner.

I have, &c.

(Signed) L. G. HEATH, *Commodore*.

Inclosure 2 in No. 20.

*Commodore Sir L. Heath to Consul Pakenham.*

Sir,

"Forte," *Trincomalee, July 16, 1869.*

IN reply to your letter No. 7 of 1869, I have the honour to inform you that the only official information I have on the subject of the complaint made by the Hova Government, as detailed in your letter, is the annexed extract from Commander Meara's "report of proceedings between 4th January and 27th May, 1869."

In his tabular returns the dhows destroyed at Majunga are mentioned, but there is no notice of any slaves having been brought off from the shore, and I am, therefore, at present of opinion that the accusation of the Hova Government must, at least upon that point, be unfounded, but I will now call upon Commander Meara for a more detailed account of what took place.

It will be well known, however, to bring to your notice the following dates:—

On 17th February, the Commandant of Majunga reported to his Government the detention of the 196 slaves.

On 2nd March, the boats of the "Nymph" examined Majunga Bay, but the Commandant made no communication on the subject to her Commander.

On 9th March, Majunga was revisited at the instance of an informer, and the dhows, after communication with the Commandant, were destroyed.

On the 19th March, the Hova Government made a merit of giving the slaves up to the British Government.

On the 21st March, they complained of Commander Meara's conduct.

Comparing those dates with one another, and knowing from the large number of dhows captured during the past year, that there is a very considerable importation of slaves to Madagascar, I cannot but think that it was the interview between Commander Meara and the Commandant on the 9th March, and not the conscience of the Hova Government which has been the cause of these slaves being given up.

With respect to the latter part of your letter you will observe that there does not appear, from what has as yet reached me on the subject, to have been any cause for communication with you by Commander Meara.

I have, &c.

(Signed) L. G. HEATH, *Commodore*.

Inclosure 3 in No. 20.

*Commander Meara to Commodore Sir L. Heath.*

(Extract.)

I THEN proceeded to Nos Sancasse, off which island I captured an Arab slave-dhow on 1st March. After examining Mojamba Bay with boats, I proceeded to Bembatooka Bay, where I remained a few days, but, on leaving on the 8th March, an informer came alongside in a canoe, and stated that there were two slave dhows at Majunga that had landed slaves at that place, so I returned to that anchorage, and informed the Governor that I should be obliged to destroy the slave dhows, which I accordingly did, having found four.

Inclosure 4 in No. 20.

*Commodore Sir L. Heath to Consul Pakenham.*

Sir,

"Forte," *Mahé, Seychelles, August 14, 1869.*

I HAVE the honour to forward, for your information, copies of depositions made before the District Magistrate at this port by two negroes, who swam on board the "Nymph" whilst at anchor at Majunga, on the occasion referred to in your letter of the 7th April, 1869.

These depositions entirely dispose of that portion of the complaint made by the Government of Madagascar which relates to the landing of armed parties and the carrying off by force of domestic slaves; and it seems to me desirable that the conduct of the Commandant at Majunga, who made a Report so contrary to the truth, should not be allowed to pass unnoticed.

With respect to the demand made by the Government of Madagascar for the restoration of the slaves untruly said to have been carried off by force, and which, I presume, will stand good as to the two men in question, I suggest that you should point out to that Government that every man putting his foot upon English soil becomes *ipso facto* free, and that the deck of a British man-of-war is held constructively to be British territory, and, therefore, these men cannot be restored to their masters, but that, nevertheless, as England wages war against the Slave Trade only, and does not as yet pretend to



interfere with the status of domestic slavery, it is possible that the English Government may, upon your application, grant compensation to the former owners of these two men.

I cannot hope to receive Commander Meara's account of what took place for some time, and I therefore refrain for the present from touching upon the remaining point, namely, the amount of show of force exhibited in the endeavour to persuade the Commandant at Majunga to give up the two cargoes of slaves. I cannot, however, understand why he detained the slaves for orders, but yet made no remonstrance against the destruction of the dhow which had brought them.

I have, &c.

(Signed) L. G. HEATH, *Commodore.*

Inclosure 5 in No. 20.

*Inquiry held before Louis Gustave Trousset, Esq., Acting District Magistrate of Seychelles, on the 11th day of August, 1869, in pursuance with a request to that effect from Commodore Sir L. Heath, of Her Majesty's ship "Forte."*

FEREJD, now residing at Mahé, principal of the Seychelles Islands, on his oath as a Pagan, saith as follows, through the interpretation of Amice Spiro, sworn to interpret the Arab language into French and *vice versa* :—

I was born at Macao, from Macao I was carried off to Madagascar, having been sold at Soombejee by my own nation to a Malgachi. I have been three years in Madagascar, and my master's name there was Majoowan. I was employed by him as a sawyer, he himself was a dhow-builder. He sold the dhows he built; had not many slaves, but his father had. From Madagascar I came here in an English steamer, a man-of-war. I do not know her name. I swam on board of the man-of-war in question before daybreak, and whilst she was at anchor at Majunga, because I was made to work by my master who never paid me and ill-treated me besides. A man of the name of Malbrook, in the service of the same man as myself, swam on board together with me. We were not induced by anybody to act as we did. We acted of our own free will. We knew that once on board of an English man-of-war we should be slaves no longer. The man of war was not very far from the shore. The hut in which I lived was close to the sea shore. I never saw any armed party carrying off by force anybody from Madagascar. Malbrook and myself were the only two Africans who came here from Majunga. I have been here four moons.

(Deposed is unable to sign.)

(Interpreter is unable to sign.)

Taken and sworn before me, the undersigned Magistrate, this 11th day of August, 1869. After having been duly interpreted to the deponent by the aforesaid Interpreter.

(Signed)

G. TROUCHET, *Acting District Magistrate.*

Malbrook, residing at Mahé, principal of the Seychelles Islands, on his oath as a Pagan saith as follows, through the interpretation of Joseph, sworn to interpret the Mozambique language into French and *vice versa* :—

I was born in Macao, I was made a slave in my own country, and sold afterwards by an Arab to a man residing at Majunga, whose name is Majoowan. I arrived at Majunga after Ferejd. I cannot say how long I was there. I was employed as a labourer, and my master was trading with Nossi Bé. From Madagascar I came here in an English man-of-war, having been ill-treated by my master.

I swam on board one night with Ferejd, as we knew that English had "good hearts." We were the only two slaves who swam on board of a man-of-war at Majunga. The crew of the man-of-war never carried away anybody from Majunga. To my personal knowledge, two dhows were destroyed in the harbour of Majunga; the slaves on board of them had all been landed before the man-of-war arrived, we were on board the English vessel when these two dhows were burnt.

(Deponent cannot sign; Interpreter cannot sign.)

Taken and sworn before me the undersigned Magistrate this 11th day of August, 1869, after having been duly interpreted to the deponent by the aforesaid interpreter.

(Signed)

G. TROUCHET, *Acting District Magistrate.*

Inclosure 6 in No. 20.

*Commander Meara to Commodore Sir L. G. Heath.*

Sir,

*"Nymph," Bombay, October 29, 1869.*

I BEG to report to you that, during my cruise along the West Coast of Madagascar for the suppression of the Slave Trade, I visited Majunga, Bembatooka Bay, on the 30th of August, 1869.

The authorities visited me, and requested me to see the Governor, which I did the following day.

During my conversation with the Governor, I asked him if he had received an answer to the letter which he had forwarded to the Queen of Madagascar, relative to the slaves landed in March last.

He told me that the answer he received was that he was to keep the slaves until he had received



further instructions from the capital, and that there were 179 slaves landed, 15 of whom had died very shortly after they were landed, and 26 had died since.

The slaves were distributed about the various houses in Majunga.

The Hova Commandant and his officers were most civil, and presented the ship with a bullock and some poultry.

On arriving in Boyanna Bay, I was informed by two Africans left behind by a dhow, that a dhow had landed slaves at Boyanna Bay ten days before I arrived, and also that another dhow had gone to Majunga with about 120 slaves.

I am under the impression that the Hova authorities connive at the Slave Trade, and are very much annoyed if anybody gives the English cruisers any information.

During my cruise along the West Coast of Madagascar in the months of August and September, I have met very few dhows, and mostly under French colours.

I have, &c.

(Signed) EDWARD S. MEARA, *Commander*.

Inclosure 7 in No. 20.

*Commander Colomb to Commodore Sir I. Heath.*

Sir,

*"Dryad," Mauritius, October 1, 1869.*

I HAVE the honour to report that I left Trincomalee in Her Majesty's sloop, under my command, on the 9th of August, and I steamed to the southward of the Basses, in the hope of economising time and fuel. A current sweeping us 170 miles to the eastward in four days only enabled me to cross the line in 86° 30', and perhaps rendered my expenditure of fuel useless.

2. In view of the later part of my sailing orders, I dropped two boats in Passandava Bay on the 8th September, and two more near Boyanna Bay on the 10th, with directions to cruise for the suppression of the Slave Trade, and to gather information which might guide my future proceedings. I may state here that all information so collected leads to the inference that the Slave Trade is at least greatly diminished on the Coast in consequence of the action of the Hova Government.

3. I arrived at Majunga on the 11th of September, 1869, visited and delivered my letter to the Governor, and was at once informed that the slaves mentioned should be duly given up to me as soon as they could be collected.

4. I had some conversation relative to the proceedings of the "Nymph" mentioned by you; but there did not seem any ill-feeling connected therewith, either on the part of the Governor or population of Majunga.

5. Hospitalities were exchanged between the Governor and myself and officers. The Hovas appeared sincerely desirous of maintaining kindly relations with the English, and honest in their endeavours to carry out treaty engagements.

6. On the 15th we received the first instalment of the slaves, and the remainder on the 18th. I was officially informed that they had been landed from the two dhows afterwards destroyed by Her Majesty's ship "Nymph," but which (as I understood) had been previously captured by the Hova authorities, in accordance with their treaty engagements.

7. Several runaway slaves having escaped to the ship from the town of Majunga and claimed my protection, I temporarily granted it, and the Governor then remonstrating in very proper terms, referring me to a stipulation of the Treaty of 1865, whereby no "subject of [the Queen of] Madagascar was to be permitted to come on board a British ship without a passport," I said I could not consider a slave to be a "subject" in the terms of the Treaty, and that a British man-of-war was so far English soil that a slave reaching that asylum should be freed. The Governor replied that perhaps I was right, but requested an acknowledgment from me, which I gave him, observing that I should not finally deal with the escaped slaves until I had the opinion of the British Consul at Tamatave.

8. A party of Sacklavar embarked in a dhow which was passing the ship, having drawn their weapons upon an unarmed boat sent to board her. I sent an armed boat to detain her, and the vessel having been stranded and evacuated was brought alongside. The Governor, who was on board at the time, immediately offered to imprison the parties concerned, and sent the master and owner of the vessel to apologise for their proceedings. I thought the dignity of our flag and our right to search were sufficiently indicated by the latter proceedings, so left the question of imprisonment in the Governor's hands, and released the dhow.

9. I sailed from Majunga on the 19th, picked up the boats at Port Dalrymple, and steaming round Cape Ambre, reached this place on the 29th, where the slaves were at once landed.

10. I am of opinion that our time would be wasted in again searching the north-west coast of Madagascar at this season, and I therefore intend to proceed for Tamatave, about the 3rd of October, thence direct to the Jaba Islands, where I hope the suddenness of my descent may enable me to interrupt the traffic between Lamoo and Brava, which I believe to be brisk towards the close of the monsoon; I shall then fall back on Zanzibar for coals and provisions, and carry out the remainder of my orders.

11. The health of the ship's company has been very good since quitting Trincomalee. Mauritius is now fairly healthy, but as there are still fever cases, I do not intend to give general leave. I had intelligence of the "Nymph" having visited Majunga ten days before I did; and of the "Daphne" and "Star" being at Mozambique early in September.

12. As, in my opinion, the surrender of these slaves by the authorities at Majunga, however brought about, will have a very important effect in destroying the Trade, and as the Governor seems really desirous to meet our views, I have ordered a small expenditure of public money in the purchase

of some things of which I know him to be in want, and which I shall transmit to him through the Consul at Tamatave.

I have, &c.  
(Signed) P. H. COLOMB, *Commander.*

Inclosure 8 in No. 20.

*Commander Meara to Commodore Sir Leopold G. Heath.*

Sir,

*"Nymph," Bombay, October 29, 1869.*

WITH reference to your Memorandum of the 30th August last, calling upon me to give you a full report of my proceedings at Majunga on the occasion referred to in the letter addressed to you from Mr. Pakenham, Her Britannic Majesty's Consul for Madagascar,

I have to report to you that when I arrived at Majunga, in Bembatooka Bay, on 5th March, 1869, I was visited by the authorities of the place, who requested me to see the Governor, which I did, and called on him the same day.

In my conversation with him, I asked him if any Slave Trade was carried on here, he told me none. I remained at anchor off Majunga until the morning of the 8th March, during which time the officers and myself were hospitably entertained by the Hova Commandant and his officers, which hospitality was also returned by the officers of the ship.

On the evening of the 7th March, when I was about to return from the shore to the ship, a slave was in my gig and begged to be taken off, as he was ill-used by his master. I said I was sorry I could not, and landed him.

At 1 A.M. on the 8th March, two slaves came on board, one swam off, and the other came in a canoe by himself; the one who swam off was the one I turned out of my gig; they stated that they were beaten by their masters and ill-fed, and could not remain with them any longer and claimed my protection, which I gave them.

That morning, at 7 A.M., I proceeded to sea, no one from the shore having come on board to demand these two slaves.

Having proceeded about five miles out of Bembatooka Bay, the two slaves informed me through the interpreter that they had been landed about twelve days ago at Majunga with about 180 more, in two dhows, and volunteered to show me the dhows.

On this information I returned to Majunga and wrote a letter to the Governor, stating that I should be under the painful necessity of burning two dhows that had landed 200 slaves twelve days ago.

I landed with the boats manned and armed, and burnt the dhows pointed out to me by the two slaves, and also by an informer, an Arab, who came forward voluntarily and gave me the same information as the two slaves.

I received no resistance whilst burning the dhows, although the inhabitants were armed with spears and matchlocks.

After having destroyed the dhows I proceeded to the Governor and demanded the slaves according to the Treaty between Great Britain and Madagascar, signed at Tamatave, the 31st May, Articles I and II. He refused to give them up.

I explained to him the Treaty there was between England and Madagascar; he told me he would write to the Queen of Madagascar upon the subject, and asked me to wait until he received an answer.

I asked him how long it would take; he told me two months. I told him my orders prevented me remaining there so long.

Having waited until the 10th March, I proceeded to sea, during which time the authorities came on board and demanded the two slaves that had run away, and also the informer, which I refused. In my opinion they would have put the informer to death if I had given him up, as they speared his clothes while I was on shore with him; he was then under the charge of two of my boat's crew, who got him into the boat as quickly as possible.

With reference to the shot fired from one of the guns of Her Majesty's ship "Nymph," under my command, I beg to state I exercised at general quarters the same evening the dhows were burnt, and one shot was fired at a barren rock to ascertain the distance for practice, the rock being fully one mile to the left of the fort clear of the land, and not anywhere near the village. I had already asked and received permission from the Governor to exercise firing shot and shell, but it coming on dark only one shot was fired.

No armed party was landed after the dhows were burnt, and scarcely any communication was had with the shore, as I was the only person who landed afterwards.

The only slaves taken away in Her Majesty's ship "Nymph" were the two who came on board the first time, and the only other person was the informer, an Arab.

I therefore beg to state that the report of my having fired a shot between the fort and the village is not the case, and also that my having landed an armed party to seize the slaves is also not the case.

Hoping this report will be satisfactory, I have, &c.

(Signed)

EDWARD S. MEARA, *Commander.*



*Mr. Hammond to the Secretary to the Admiralty.*

Sir,

*Foreign Office, January 6, 1870.*

I AM directed by the Earl of Clarendon to acknowledge the receipt of your letter of the 7th ultimo, inclosing a letter from the Commander of Her Majesty's naval forces on the East Coast of Africa, relative to the complaints preferred against the Commanders of Her Majesty's ships "Nymph" and "Dryad," by the Hova authorities, with regard to their proceedings in carrying off and then liberating certain domestic slaves at Majunga, who swam off to those vessels to escape from their masters, and in destroying certain slave dhows at the same port, and I am to state to you in reply, for the information of the Lords Commissioners of the Admiralty, that Lord Clarendon conceives that the Commanders of Her Majesty's ships "Nymph" and "Dryad" were not justified in sailing away with the slaves in question in the manner above set forth.

The status of slavery being acknowledged and lawful in Madagascar, the Commander of a British ship-of-war is not borne out in depriving the inhabitants of slaves who are rightfully their property, and the owners of such slaves are plainly entitled to compensation from us for the losses incurred at our hands by their abduction.

If a British cruiser were at sea beyond the territorial jurisdiction of Madagascar, and slaves on shore were to seize a boat to escape to the British ship, the case would be different, and we might then fairly decline to surrender persons received on board under such circumstances; it is, however, impossible to approve the conduct of Her Majesty's officers in cases like the present, the facts of which simply amount to the entry into the waters of a friendly Power of a British ship, and to her depriving the subjects of that Power of their lawful property.

Such a course can, moreover, have no other effect than to indispose the natives and authorities towards us, and would in all probability tend to prevent their carrying out their engagements for the suppression of the Slave Trade.

The circumstances under which the "Nymph" destroyed the dhows are not stated, but if they were clearly ascertained to be slavers she would be justified in destroying them, if she could not send them to a Port of Adjudication, and the Commander of the "Nymph" would also be borne out in requiring the slaves to be handed over to him, if, after communication with Her Majesty's Consul at Tamatave, it should appear that the Hova Government and authorities could not ensure the slaves their freedom. No British authority, however, naval or other, would be justified in demanding the surrender of the slaves if they were seized by the Hova authorities, and if the Hova Government undertook to see that they are properly cared for and not again reduced to slavery.

I am, &c.

(Signed) E. HAMMOND.

*The Secretary to the Admiralty to Commodore Sir L. Heath.*

Sir,

*Admiralty, January 13, 1870.*

IN reply to your letter of 24th November, forwarding a letter from Commander Colomb, of the "Dryad," and Commander Meara, of the "Nymph," explanatory of their proceedings at Majunga, in Madagascar, and the alleged improper seizure of slaves and destruction of slave dhows, I am commanded by my Lords Commissioners of the Admiralty to transmit, for your information, a copy of a letter from the Secretary of State for Foreign Affairs, dated 6th January,\* expressing the views of Lord Clarendon as to the irregularity of these proceedings.

I am, &c.

(Signed) VERNON LUSHINGTON.

*The Secretary to the Admiralty to Mr. Hammond.*

Sir,

*Admiralty, February 19, 1870.*

WITH reference to my letter of the 7th December last, and its inclosures from Commander Colomb, of Her Majesty's ship "Dryad," I am commanded by my Lords Commissioners of the Admiralty to transmit to you the inclosed copy of a communication from Commodore Sir L. Heath, dated 15th ultimo, forwarding a further letter from Commander Colomb, relative to his proceedings on the Coast of Madagascar, and I am to request that, in laying the same before the Earl of Clarendon, you will inform his Lordship that my Lords concur in the remarks made by Sir L. Heath with regard to Commander Colomb's proceedings at Tamatave.

I am, &c.

(Signed) VERNON LUSHINGTON.



Inclosure 1 in No. 23.

*Commodore Sir L. Heath to the Secretary to the Admiralty.**"Forte," Bombay, January 15, 1870.*

FORWARDED for the information of the Lords Commissioners of the Admiralty with reference to my letter of the 24th November, 1869.

I have approved of the return of the one man to Majunga on the ground that, having (although unwittingly) broken the IXth Article of the Treaty of 1865 by embarking him without a passport, it was right that Commander Colomb should make amends for the act as far as possible.

I have disapproved of Commander Colomb's further proceedings, because I conceive that agents having been mutually appointed under the IVth Article of the Treaty of 1865, a question such as that raised by him should have been dealt with by those agents at head-quarters.

I have, however, no doubt but that good will come from these proceedings, although they may have been irregular.

(Signed) L. G. HEATH.

Inclosure 2 in No. 23.

*Commander Colomb to Commodore Sir L. Heath.*

Sir,

*"Dryad," Bombay, December 31, 1869.*

IN continuation of my letter of proceedings dated 1st October, 1869, left at Mauritius for transmission, I have the honour to report that I left Port Louis in Her Majesty's ship under my command on the 5th October, and arrived at Tamatave on the 8th.

2. I delivered to the Consul there the letter with which you entrusted me, and communicated to him what had passed between me and the authorities at Majunga, requesting him to exercise his powers as a Vice-Admiralty Court for Malagasy Waters, in the matter of the runaways I had then on board.

3. A day being appointed, these men were examined on oath by the Consul in my presence and that of several Hova officers. It turned out that one of five men was a free Malagasy subject, having been born at Maramitz, near Macumba Bay. The remaining four were Mozambique slaves, none of whom had been more than four months in Madagascar, and therefore illegally detained. The fact being proved, the Hova officers admitted the justice of their manumission, and the men were sent to Mauritius in a merchant-ship. As regarded the fifth man, the Consul suggested his return to Majunga, and as I considered it of the greatest importance in respect especially to the previous complaint of the Governor of Majunga to give proof of our respect to the Treaty, as well as of our determination to enforce its provisions, I agreed to return to Majunga and give up the Malagasy subject.

4. I visited the Hova Governor of Tamatave, and was visited by him in return—an unusual courtesy, I understand; but nothing passed between us of a political nature. I left Tamatave on the 15th October, and rounding Cape Ambre on the night of the 19th, reached Majunga on the forenoon of the 21st.

5. In determining to restore the Malagasy subject myself to Majunga, I was guided by a wish that nothing on my side should be wanting to show respect for the Treaty; I was also anxious to make an attempt to put the Governor of Majunga in the wrong, and thereby enable you to make a counter-charge, if necessary, to the settlement of the complaint against the "Nymph," or to obtain either the freedom of illegally-held slaves at Majunga, or to depreciate such property in value by making its security doubtful. The Consul's Decree and the deposition of the escaped slaves were the instruments I proposed to employ.

6. With these objects in view, I visited the Governor on my arrival, in company with some of the officers, and informed him in public that four out of five persons who had escaped to me had been freed and sent to Mauritius, and that the fifth, being proved a Malagasy subject, would now be given up to any officer he might depute, on receipt of a written guarantee that he would not be ill-treated. I pointed out I did this in accordance with the Treaty obligations, which I was ordered to carry out most strictly, as well as to report any breaches of it by others. I then handed to him the written opinion of the Consul at Tamatave, telling him that he might read it at his leisure, and would then find the reasons why the four persons had been manumitted. I then said I wished a private interview with him, to which he might bring one of his officers, while I would be supported by the 1st Lieutenant, Mr. Walker.

7. Somewhat surprised, he called the Second Governor, and led the way into another room: I at once opened upon him, charging him and the Hova officers with the knowledge that the poor Mozambiques I took away had been illegally detained at Majunga, and that the town of Majunga abounded in Mozambiques who had been landed and sold in breach of the XVIIth Article of the Treaty of 1865.

8. He made no attempt to deny my first charge; indeed, it was impossible, for I had permitted his officers to examine these five men on board before I took them away. As to my second charge, he said he had been two years Governor of Majunga, and that in his time only two slave dhows had appeared, and those he had captured, as I knew. I replied, acquitting the Hovas of openly permitting the landing of slaves, but pointed out that it was no use attempting to deny that slaves were secretly introduced into the town, as I held in my hands the sworn depositions of four such slaves. He then admitted that before his time slaves might have been introduced, and stated that if it was as I said with reference to very recent introductions, he could only reply he knew nothing of it.

On this admission, I said that, giving him credit for his open suppression of the trade, I required

some further proof of his zeal, my faith in which was shaken by the recent events. I then called upon him to notify publicly in the town of Majunga that he would not prevent the escape of illegally-detained slaves to my boats. At first he contested my right to make such a demand, saying that he was present himself at the signing of the Treaty of 1865, and that it was not intended to bear the construction I put upon it; that he was answerable with his head to the Queen of Madagascar, should he in any way contravene the provisions of the Treaty, and that his wish was to carry them out thoroughly. I showed him that he was bound not to let slaves from beyond sea be even "landed," and therefore every such landing was a clear breach of the Treaty: that the Queen had already admitted this reading in ordering him to deliver his captured slaves up to me. After some further arguments and replies, he said he would do what I wished, and would besides call on the slave owners in the town to give all Mozambiques who had been less than three years in Majunga up to me. Further, he promised that if I was not then satisfied, he himself would go round the town with me, or such officers as I might depute, and make a capture of every Mozambique who could not be proved to have more than three years' residence in Madagascar. The wide nature of these promises, and some small objections raised to our boats coming on shore to receive runaways as early as daylight in the morning, led me to suppose that there must be some means of evading them. I therefore directed the interpreter to remain on shore for the night and to carefully watch all that took place.

9. The result furnishes another instance of the childish cunning usually attending the dealings of the semi-barbarous races with ourselves. The beach was lined with Hova troops all night. At midnight word came down from the fort that all Mozambiques found in the town who had been less than three years in the country should be surrendered to the English in the morning, and recommending those who had such to drive them out into the beach. The town was immediately in an uproar, and in a few hours hardly a Mozambique was to be seen where they had previously numbered thousands. When day broke our boats found, wherever they neared the shore, guards of Hova soldiers in attendance, who in some cases were seen to prevent the approach of Mozambiques.

10. At 4 p.m. I visited the Governor, and publicly, in the strongest terms, upbraided him for his duplicity, and told him he had now given me distinct proof of connivance at breaches of our Treaty. My information was so full regarding what had happened that the Governor and his officers made little or no defence against my charges, and seemed less and less capable of meeting them as the interview proceeded. So soon as I observed them to be thoroughly awake to the position they had placed themselves in, and, I may add, thoroughly frightened, I terminated the meeting, expressing my sorrow that the Hovas should prove themselves so untrustworthy, and my determination to make known their conduct. Declining their customary hospitalities, I then informed them I should sail the next morning. The Governor begged me to stay, begged that I would even stay a day or two longer; but I thought my instant departure would, more than anything else, deepen the impression I intended to produce, and I therefore left at daylight on the 23rd.

11. I trust it will appear to you that although my proceedings in this matter have not produced any immediately tangible results, yet their effects will be as lasting in suppressing the slave trade as though I had made many captures. I have, I think, established the right of Her Majesty's ships to receive and harbour all Mozambique slaves who cannot be proved to be legally held by their masters. I have forced from the Governor of Majunga a sufficiently public admission of the right of illegally imported slaves to escape to us, and have exhibited the Hova authorities in the position of fostering the illegal detention of slaves. Our proceedings immediately created the greatest consternation among the slave-holders of Majunga, who now look upon their property as very insecure. At the same time it will be extremely difficult for the Hova authorities to object to a single act of any one belonging to Her Majesty's ship "Dryad."

12. Being fully persuaded that no Slave Traffic in the Mozambique Channel would take place until December at the earliest, and it being certain that I could not pass up the Coast of Africa from Zanzibar so early as you supposed I should, I considered I best fulfilled your instructions to me in at once proceeding to the Juba Islands on the chance of falling in with some of that Traffic which took place there at the same time last year. I arrived off Kuyhoo on the 30th of October. Here I left two boats under Lieutenant Henn, and proceeded up the coast. Ten miles south of Brava I left two more boats under Lieutenant Walker, and anchored off the town myself on the 1st of November.

13. Here I met Her Majesty's ship "Bullfinch," whose Commander informed me there were orders for me at Zanzibar, and also that there was no Slave Traffic supposed to be going on in the locality this year.

14. I consequently proceeded south at once, picked up the boats, and arrived at Zanzibar on the 6th November.

15. I found here your orders to await "Cossack's" arrival, which I accordingly obeyed; that ship arrived on the 26th, thus enabling me to sail for Bombay on the 30th, where I arrived on the 31st December, 1869

I have, &c.  
(Signed) P. H. COLOMB.



*The Earl of Clarendon to Consul Pakenham.*

Sir,

*Foreign Office, February 25, 1870.*

I INCLOSE a copy of a Report from Commander Colomb, of Her Majesty's ship "Dryad,"\* of his proceedings during his recent visit to Majunga for the purpose of surrendering to the authorities a fugitive slave who had escaped to the "Dryad" on the occasion of her previous visit to that port.

The facts reported by Commander Colomb show that the local authorities have connived at the introduction of slaves on the coast of Madagascar in violation of the stipulations of the Treaty of 1865, and that the Governor, while professing his ignorance of this fact, and his desire to observe in good faith the Treaty stipulations, took every precaution to defeat the inquiry which he had agreed should be made as regards the origin of the slaves in the possession of the natives.

In communicating these facts to the Hova Government, you will state that Her Majesty's Government are well aware that the Treaty is being violated, and that slaves are constantly imported in small numbers at a time along the coast of Madagascar. The only proof that the Hova Government can give of their sincere desire to observe the Treaty is to make a strict inquiry into cases like the present, and to cause the offenders, especially when they are Government officers, to be severely punished.

It should also be publicly notified that the importation of slaves into Madagascar on any pretence is forbidden, and that the Hova Government are determined to punish any person engaged in it, and that they will render no support or assistance to a master in recovering a fugitive slave imported under such circumstances.

I am, &c.  
(Signed) CLARENDON.

*The Viscount de Seisal to the Earl of Clarendon.—(Received March 8.)*

(Translation.)

My Lord,

*Portuguese Legation, March 7, 1870.*

I HAVE the honour of addressing your Excellency, to acquaint you, by order of His Majesty's Government, with the facts which I am going to state:—

In the middle of July last the English armour-plated sloop "Daphne," Commander G. L. Sullivan, belonging to the naval division of the Eastern Coast of Africa, being in the Port of Mozambique, some freed negroes, to the number of thirteen or fifteen, were taken on board that man-of-war by the crew belonging to it. Notwithstanding the reclamations of the Portuguese Authorities, to whom the masters of those freedmen had complained, Commander Sullivan refused to give any satisfaction, going so far as to say, on the first visit of the Port Captain, that he had no negroes on board. The sloop "Daphne" left Mozambique twice with the said freedmen on board; and it was not until the 11th of September last, the sloop having returned to Mozambique for the second time on the 29th of August, that Commander Sullivan, in consequence of the proceedings taken by the Authorities, ordered eight of the blacks to be sent ashore, as five others, eluding the vigilance of the sailors belonging to the sloop "Daphne," had jumped into the sea in the night of the 10th and swam to His Majesty's sloop "Infante Dom João," where they were taken in.

From the depositions made by the blacks on the 13th and 14th of September last, it appears that they were enticed on board by the promise of being paid for certain services rendered ashore to the crews of the boats belonging to the sloop "Daphne," and that when they got on board they were ordered to go to work. They complain that this was excessive, and that they sometimes received corporal chastisement. They have further deposed, that besides the five who escaped from on board, and the eight who were sent ashore in the barge, there were two more blacks left on board the sloop "Daphne."

At all events, what is shown by evidence is that the negroes were retained on board the sloop against their will, and this fact is proved by some of them having seized the first opportunity of escaping by throwing themselves into the sea by night, at the risk of being devoured by the sharks.

Even if it should be proved, as Commander Sullivan alleges in his despatches to the Authorities, that those blacks had taken refuge on board the sloop "Daphne"—an allegation which is not proved—yet, for all that, the Commander ought not to have refused to deliver them up on being required to do so by the Authorities; instead of which he took them away on board his vessel, contrary to the laws in force in that Province, when he weighed anchor and left the port of Mozambique.

I very much regret having to protest to your Excellency against such a proceeding on the part of a superior officer of the British Navy; but it even appears that on another occasion, about a year ago, the same Commander Sullivan committed a similar act of abduction in the said port of Mozambique.

I flatter myself that, in consideration of what I have just had the honour of stating to your Excellency, and of the provisions of Article VIII of the Treaty of 3rd July, 1842, between Portugal and Great Britain, for the complete abolition of the Slave Trade, Her Britannic Majesty's Government will be pleased to issue orders so that a case of such seriousness may be duly cleared up.

I avail, &c.  
(Signed) VCT. DE SEISAL



*Mr. Hammond to the Secretary to the Admiralty.*

Sir,

*Foreign Office, March 16, 1870.*

WITH reference to your letter of the 23rd November of last year, inclosing a correspondence which had passed between the Commander of Her Majesty's ship "Daphne" and the Governor of Mozambique, relative to the abduction on board that ship of several negroes from the Colony, I am directed by the Earl of Clarendon to transmit to you herewith a translation of a note from the Portuguese Minister at this Court,\* complaining of the conduct pursued by Commander Sullivan on the occasion, and requesting that an investigation may be made into the matter.

You will perceive that in several important particulars the account furnished of these transactions by Viscount de Seisal differs from that given by Commander Sullivan; that in the inclosed note, it is stated, for instance, that the blacks deported were really freed men, and that they were carried to sea against their will, having been enticed on board on false pretences.

The Lords of the Admiralty are aware that, according to the VIIIth Article of the Treaty of 1842, between this country and Portugal, any deviation from the stipulations of the Treaty on the part of a naval officer in itself entitles the Government wronged by such deviation to demand reparation, and that the Government in whose service the officer may be is bound to make a full inquiry into the matter, and I am therefore to request that, in laying these papers before the Lords Commissioners of the Admiralty, you will move them to give effect to the above stipulation by causing the matter to be thoroughly sifted.

It is important that the charges brought against Commander Sullivan of enticing free negroes on board his ship and detaining them against their will should be refuted, and if any depositions were made by the negroes at the time of their reception on board the "Daphne" as to their previous history and their reasons for escaping to the ship, Lord Clarendon would be glad to be furnished with them, or with some corroborative evidence of the correctness of Commander Sullivan's statement that the negroes were slaves, bearing marks of ill-usage, who had escaped to a British ship for protection from the tyranny of their masters.

I am, &c.  
(Signed) E. HAMMOND.

*The Secretary to the Admiralty to Mr. Hammond.*

Sir,

*Admiralty, March 31, 1870.*

WITH reference to your letter of the 16th instant, relative to the complaint of the Portuguese Minister of the conduct of Commander Sullivan, Her Majesty's ship "Daphne," in taking away negroes in July 1869, at Mozambique, I am commanded by my Lords Commissioners of the Admiralty to send you herewith, for the information of the Earl of Clarendon, copy of a communication from this officer, dated 24th instant, further explaining the circumstances under which some slaves were received on board Her Majesty's ship under his command.

2. Their Lordship's desire me to state that, if Lord Clarendon considers confirmation of this statement necessary, a Court of Inquiry can be assembled on arrival of the "Daphne."

I have, &c.  
(Signed) VERNON LUSHINGTON.

Inclosure in No. 27.

*Commander Sullivan to the Secretary to the Admiralty.*

Sir,

*Flushing, Falmouth, March 24, 1870,*

IN reply to your letter of the 22nd instant forwarding copies of letters from the Secretary of the Foreign Office and from the Portuguese Minister respecting negroes who took refuge on board Her Majesty's ship "Daphne," I beg to state that there were sixteen, not thirteen slaves on board. I am not aware that in my letter I stated, that in reply to the persons who came on board to inquire, I said there were "no negroes" (nor does it appear so in the copy I have), but that there were no "free" negroes on board; and to show that he understood me, he said, that if they were not free negroes, but slaves, they would require passports, though he had just before stated that slavery in the Colony was illegal. I differed with him about the passports being required, and made some remark to the effect that if they were free they would have a right to come on board (but I knew them to be slaves from their own statement); and on subsequently relating the circumstance to Dr. Kirk at Zanzibar, he seemed to think with me, that had they been free they had a right to remain on board.

My inquirer never stated that he was a captain, and being dressed in plain clothes, might, for all I knew at the time, have been the owner of the slaves.

The negroes all positively stated through the interpreters, not only to me but to others on board, that they were slaves, and anxious to escape from the tyranny of their owners, exhibiting the lacerations

on their backs, which they declared were inflicted by the lash, and, in one case, an iron bar was coiled round the leg and cut off by the blacksmith. It was not in consequence of proceedings, on the part of the Authorities that any were sent away from the ship; but owing to some of them having left the ship in the same way many of them came on board (by swimming). I then inquired of the remainder if they wished to go, when some of them said "yes"; others, with more hesitation, said "yes"; but two of them entreated not to be sent on shore, as they feared the consequences, and were retained on board; this was the first time that any had expressed a wish to go on shore, although we had returned to the port once previously. They were never invited or enticed on board; they came of their own accord. Neither were they ever promised payment or retained on board against their will, and the difficulty was to keep them out of the ship after the order was given to allow no more on board; and after trying every means to get on board they would swim off; others pulled alongside in canoes (probably from the Arab towns on the mainland, about two miles' distance, and forming the other side of the harbour) and let the canoes go. There was never any work given them that I am aware of, excepting to help in getting the ashes up, or cleaning their own deck, which negroes (liberated) always did while on board. They were allowed to go on the first intimation to me that they wished to, which was only when, from the time they had been on board (two months), they became tired and appeared to entertain a fear that they were not to be landed anywhere but kept at sea, but the four or five that left the ship (as most of them came) by swimming had never made any complaint nor expressed a wish previously to leave that I could discover.

There was never any corporal punishment inflicted on them, neither have I any reason to think they were treated roughly by the ship's company, who were invariably excessively kind to all slaves on board, but of course they had to make up their story when they got on shore to escape the consequences of deserting from their owners. It was a constant habit all along the coast for slaves to escape to the ship or boats. One man, at Brava swam off against a current when we lay nearly a mile from the shore, and although the Arab Chief wished me to give him up, I refused, and it is more than probable that some escaped to the ship on a former occasion of our being in the vicinity, as they endeavoured to escape to other ships also, and, I believe, to every ship that has been there, but there was no question raised about them at the time; and when, on my return to the Mozambiques, after this last occasion of their coming on board, I gave orders that no more were to be received, they endeavoured to get on board the "Star," but Commander de Kantzow, knowing the correspondence that had taken place and my orders on the subject, would not receive them. They subsequently, I believe, tried to get on board the "Bullfinch."

I must own I felt the difficulty of my position under the circumstances after hearing the statements of the negroes, that they were slaves escaping from the tyranny of their master, which I am still certain was true, and having given them that protection which they asked, I felt bound to continue it to them; but, on the other hand, as the authorities assured me that a Proclamation had just then been issued making slavery illegal in the Colony, I was justified in prohibiting any more negroes from coming on board at that port.

I cannot, however, refrain from adding that whatever the Portuguese authorities may say, slavery exists in the very worst form in that Colony, and that the slavery that exists among the Arabs is as nothing compared with that which exists among them.

The Arabs treat them as one of their family often, but with the Portuguese their lives are practically at the disposal of their owner, who in most cases is a half-caste himself; several instances of cruelty were reported to me by our interpreter, who had been nearly twenty years in our service on that coast, and in confirmation of this statement I would refer you to the narrative of Mr. Young, who was sent in search of Dr. Livingstone. Mozambique is a huge slave market, as Dr. Kirk and others can prove; we always found it filled with negro slaves, and if we had wished it, or given any further encouragement, we might have filled the ship with fugitives, for they might have been seen in crowds on the beach watching their opportunity to escape the vigilance of the police or soldiers; and at this time, as I stated in a former letter, there was a panic amongst them, in consequence, it was said, of a slave having been flogged to death by his master. For further particulars of the Slave Trade in this part of the coast, I would refer you to my Report on the Slave Trade forwarded to the Commodore, dated October 11, 1869, and, in conclusion, would add that the "Daphne" being on her way home through the Suez Canal, Lieutenant Acklom and others on board can verify these statements on her arrival.

I have, &c.

(Signed)

GEORGE S. SULLIVAN.

No. 28.

*Mr. Otway to the Secretary to the Admiralty.*

Sir,

*Foreign Office, April 7, 1870.*

I AM directed by the Earl of Clarendon to acknowledge the receipt of your letter of the 31st ultimo, and its inclosure, relative to the complaint preferred by the Portuguese Government of the conduct of Commander Sullivan, of Her Majesty's ship "Daphne," in carrying away some negroes from Mozambique on board his vessel; and I am to state that Lord Clarendon thinks it advisable under the circumstances that a Court of Inquiry should be held for the purpose of instituting a strict investigation into the case, in accordance with the provisions of the VIIIth Article of the Treaty with Portugal of 1842.

I am, &c.

(Signed)

ARTHUR OTWAY.



*The Secretary to the Admiralty to Mr. Hammond.—(Received April 13.)*

Sir,

*Admiralty, April 12, 1870.*

IN reply to your letter of the 7th instant, in which you inform me that the Earl of Clarendon thinks it advisable that a Court of Inquiry should be held to investigate the complaint preferred by the Portuguese Government of the conduct of Commander Sullivan, of Her Majesty's ship "Daphne," in carrying away some negroes from Mozambique on board that ship, I am commanded by my Lords Commissioners of the Admiralty to request that you will inform the Secretary of State that their Lordships, having carefully examined the Treaty with Portugal, mentioned in their letter, are unable to find that Captain Sullivan's conduct was a breach of any stipulation in the Treaty, or of the Slave Trade Instructions.

My Lords, however, propose to try Captain Sullivan by a court-martial for carrying off Portuguese subjects from Mozambique without passports, contrary to the law of the place, and in defiance of the requisition made upon him by the Governor (such conduct being contrary to the Queen's Regulations), and to add charges for detaining the negroes against their will, and permitting them to be ill-treated.

On these two charges my Lords will have no evidence to offer, except evidence in disproof; but with respect to the first charge, the evidence appears to be complete, except as to the material fact of the law of Mozambique. But before ordering the court-martial, my Lords would be glad to know if evidence can be obtained by your Department and laid before the Court, to show that, by the law of Mozambique, no person, or no such negro as those in question, could leave the Colony without a passport.

I have, &c.

(Signed) VERNON LUSHINGTON.

No. 30.

*Mr. Hammond to the Secretary to the Admiralty.*

Sir,

*Foreign Office, April 18, 1870.*

I HAVE laid before the Earl of Clarendon your letter of the 12th instant, upon the subject of the court-martial proposed to be held upon Commander Sullivan, of Her Majesty's ship "Daphne," and stating the charges upon which he will be arraigned, in which his Lordship concurs; and with reference to your request to be supplied with evidence as to the Law of Mozambique which is said to prohibit any person, free negro or other, from leaving the Colony without a passport, I am to request that you will inform the Lords of the Admiralty that no evidence upon this point is in the possession of this Department.

Lord Clarendon, however, does not doubt that the law in question has been correctly stated by the Mozambique authorities, and he thinks it unlikely that this point will be disputed by Commander Sullivan.

I am, &c.

(Signed) E. HAMMOND.

No. 31.

*The Secretary to the Admiralty to Mr. Hammond.—(Received April 20.)*

Sir,

*Admiralty, April 19, 1870.*

IN reference to my letter of the 12th instant, relative to the court-martial proposed to be held on Commander Sullivan, of the "Daphne," on the charge of carrying off slaves from Mozambique, and to your reply of the 18th instant, in which you inform me that there is no evidence in your Department as to whether the law of the country prohibits any person, free negro or other, leaving a Colony without a passport, I am commanded by my Lords Commissioners of the Admiralty to request that you will state to the Earl of Clarendon that, although their Lordships have no reason to doubt that the law in question has been correctly stated by the Mozambique authorities, and although the point may not, as suggested by the Secretary of State, be disputed by Commander Sullivan, it appears to my Lords, on the other hand, desirable in a criminal procedure, as trial by court-martial, to admit no "evidence by consent."

2. My Lords would, therefore, suggest that application should be made to the Portuguese Minister to furnish, as he may perhaps be able, the necessary evidence as to the law of Mozambique on the point in question.

3. My Lords request that they may be furnished with an early answer, as the "Daphne" is shortly expected to arrive in England.

I have, &c.

(Signed) VERNON LUSHINGTON.



*Consul Pakenham to the Earl of Clarendon.—(Received May 10, 1870.)*

My Lord,

*Tamatave, October 18, 1869.*

I HAVE the honour to submit herewith, for your Lordship's information, copies of the proceedings and my decision in a case of five negroes who took refuge on board Her Majesty's sloop "Dryad" at Majunga last month, referred to me by Commander Colomb on the 13th instant, and which is the first tried before me as Judge in Vice-Admiralty, under the provisions of Her Majesty's Order in Council of the 4th February, 1869.

I beg also to transmit the copy of a letter on the same subject, addressed by me to his Excellency the Prime Minister of Madagascar.

The point which I have had to decide involves a very important question of right, viz.:—Whether the Commanders of British cruisers are justified in receiving on board their vessels, in Malagasy waters, slaves escaped from the shore, and in granting to such slaves the protection of the British flag; and I shall, therefore, be glad to learn that my opinion that such right extends only to slaves introduced to Madagascar from beyond the sea since the conclusion of the English Treaty, and not to domestic slaves, is approved by your Lordship and held to be sound in a legal point of view.

Your Lordship will observe that the Acting Lieutenant-Governor of Tamatave, as well as a large staff of Hova officers, were present, at my solicitation, during the investigation, and were thus furnished with an opportunity of objecting, not only to the validity of the proceedings, but also to the value of the depositions taken. They, however, confined themselves to admitting that four of the slaves were, what they represented themselves to be, Mozambiques lately introduced into Madagascar.

I do not, therefore, apprehend that any question can be raised by the Hova Government as to the perfect fairness with which the case has been conducted.

I have, &c.

(Signed) T. C. PAKENHAM.

Inclosure 1 in No. 32.

*Proceedings and Decision in the case of Five Negroes who took refuge on board Her Majesty's sloop "Dryad."*

(Extract.)

In Her Britannic Majesty's Court of Vice-Admiralty, Madagascar.

IN the matter of five escaped slaves received on board Her Britannic Majesty's sloop "Dryad," Commander Colomb, at Majunga.

*Commander Colomb's Report.*

Sir,

*"Dryad," Tamatave, October 9, 1869.*

I have the honour to inform you that, during my recent stay at Majunga, five Mozambiques, representing themselves to be escaped slaves, found their way on board Her Majesty's ship under my command, and claimed protection, which I granted. The Governor remonstrating in very proper terms, referring me to a stipulation of the Treaty of 1865, whereby no subject of the Queen of Madagascar was to be permitted to come on board a British ship without a passport, I said I could not consider a slave to be a subject in the terms of the Treaty, and that a British man-of-war was so far English soil that a slave reaching that asylum was henceforth free. The Governor replied that perhaps I was right, but requested an acknowledgment from me, which I gave him in these terms:—

"During the stay of Her Majesty's ship 'Dryad' up to date hereof, five (5) slaves escaped from the shore to the ship, and are now detained by me, pending the decision of the Consul at Tamatave.

(Signed)

"P. H. COLOMB, Commander.

*"'Dryad,' Majunga, September 18, 1869."*

2. These slaves being still on board, I have the honour to request you will, in your capacity, as Judge of the Vice-Admiralty Court for Madagascar waters, proceed with the investigation of the case.

(Signed)

P. H. COLOMB, Commander.

On the 13th day of October, 1869, Commander Colomb was duly sworn to the truth of this report.

Before me,

(Signed) T. C. PAKENHAM,

*Her Britannic Majesty's Consul for Madagascar.*

This case, referred to me for my decision by Commander Colomb, R.N., has been inquired into by me this day, Wednesday, the 13th October, 1869, in his presence and that of the Acting Lieutenant-Governor of Tamatave and several Hova officers.

The following facts are established by the Report of Commander Colomb and the depositions of the men who took refuge on board the "Dryad."

During the recent stay of that vessel at Majunga, on the West Coast of Madagascar, last month, five men, representing themselves to be escaped Mozambique slaves, found their way on board and claimed British protection, and shortly afterwards the Hova Commandant of Majunga requested their surrender, on the plea of their being subjects of the Queen of Madagascar, and their not having been furnished with passports in accordance with terms of the Treaty between Great Britain and Madagascar (Art. IX); Commander Colomb declining to admit this plea, the matter was referred by him to me for my opinion, which I now give.

Considering that it has been proved by the depositions of Morjakibo, Sabouri, Semaquail, and Majan, that the said parties are Mozambiques and consequently not Malagasy subjects, and further that they are slaves illegally introduced into Madagascar from beyond sea, within the last four months, in direct violation of the stipulations of the Treaty concluded with Madagascar on the 27th June, 1865 (Art. XVII), I am of opinion that the said Morjakibo, Sabouri, Semaquail, and Majan were entitled to British protection, and that, under the circumstances, Commander Colomb was fully justified in receiving them on board the "Dryad" and refusing to surrender them. I therefore order the manumission of the said parties and their embarkation on board the British barque "Perseverance," about sailing for the Mauritius.

As regards the case of Mahomed, who himself admits that he is a Malagasy subject, I have no alternative but to direct his return to Majunga.

(Signed) T. C. PAKENHAM,  
*Her Britannic Majesty's Consul for Madagascar.*

Inclosure 2 in No. 32.

*Consul Pakenham to the Prime Minister of Madagascar.*

My dear Sir, Tamatave, October 18, 1869.

WHILST Her Britannic Majesty's sloop "Dryad" was at Majunga last month, five negroes, representing themselves to be escaped Mozambique slaves, found their way on board and claimed British protection, which was granted them by Commander Colomb, pending a reference to me.

The case of these men, which was referred to me by Commander Colomb on the recent arrival of the "Dryad" at Tamatave, was investigated by me on the 13th instant in his presence, and that of the Acting Lieutenant-Governor and several other Hova officers, when it was proved that four of the men who took refuge on board the "Dryad" were Mozambiques introduced into Majunga within the last five months in open violation of the stipulations of the English Treaty (Article XVII), but that one of them was a Malagasy subject. The latter I directed to be returned to Majunga, and the four Mozambiques I manumitted.

It certainly surprises me to find at the very time that flagrant infractions were being committed, the Hova Government, on the information lately furnished by the Commandant of Majunga, should have taken credit to itself for the strict fulfilment of its Treaty engagements in regard to the suppression of the Slave Trade; and I much fear that the inquiry which is being instituted into the circumstances which gave rise to your Excellency's complaint against the proceedings of Commander Mearns, of Her Majesty's sloop "Nymph," will disclose facts tending to give a very different character to those proceedings to that colouring which it has been sought to impart to them.

As a friend, I must advise your Excellency to give your most serious consideration to the infractions of the English Treaty lately committed at Majunga, and to take immediate steps to prevent their recurrence; for your Excellency cannot fail to observe the spirit of good faith in which Her Britannic Majesty's officers carry out the conditions of the Treaty, as evidenced by the return to Majunga of the Malagasy subject who lately took refuge on board the "Dryad."

I remain, &c.  
(Signed) T. C. PAKENHAM.

No. 33.

*The Secretary to the Admiralty to Mr. Hammond.*

Sir, Admiralty, May 10, 1870.

WITH reference to former correspondence on the subject of a complaint preferred against Commander Sullivan, of Her Majesty's ship "Daphne," of having improperly received on board and detained certain negroes belonging to Mozambique, I am commanded by my Lords Commissioners of the Admiralty to acquaint you that the "Daphne" has arrived in England, and is about to be put out of commission; and my Lords are therefore desirous of receiving a reply to their letter of 19th April, requesting that application should be made to the Portuguese Administration for proof of the law of Mozambique on the subject of passports.

I am, &c.  
(Signed) VERNON LUSHINGTON.



No. 34.

*Mr. Otway to the Secretary to the Admiralty.*

Sir,

*Foreign Office, May 12, 1870.*

IN reply to your letter of the 10th instant, relative to the proposed Court-Martial upon the Captain of the "Daphne," I am directed by the Earl of Clarendon to state to you, for the information of the Lords Commissioners of the Admiralty, that, on receipt of your letter of the 19th ultimo, his Lordship immediately addressed a note to Viscount de Seisal, requesting him to furnish any evidence in his possession bearing on the Law of Mozambique, which is stated to forbid any inhabitant of that Colony to leave it without a passport.

No reply having been received from the Portuguese Legation on the subject, it has been ascertained on inquiry that Viscount de Seisal, being in possession of no information upon the subject, has applied to his Government for it, and that he expects shortly to receive an answer, which shall be communicated to you immediately.

I am, &amp;c.

(Signed) ARTHUR OTWAY.

No. 35.

*The Secretary to the Admiralty to Mr. Otway.*

Sir,

*Admiralty, May 12, 1870.*

I AM commanded by my Lords Commissioners of the Admiralty to acquaint you, for the information of the Secretary of State for Foreign Affairs, that a Court of Inquiry has been ordered to assemble at Devonport for the purpose of investigating the facts connected with the proceedings of Captain George L. Sullivan, late of Her Majesty's ship "Daphne," in receiving certain negroes on board that ship at Mozambique last year.

2. My Lords have adopted this course instead of ordering a Court-Martial at once to try Captain Sullivan on distinct charges, in consequence of the absence of any definite information as to the charges preferred by the Portuguese Government; but charges have been prepared on which Captain Sullivan can afterwards be tried should the evidence obtained at the Court of Inquiry appear to render such a course desirable.

I am, &amp;c.

(Signed) VERNON LUSHINGTON.

No. 36.

*The Earl of Clarendon to Consul Pakenham.*

Sir,

*Foreign Office, May 16, 1870.*

I HAVE received your despatch of the 18th of October last, reporting your decision in the matter of some slaves who had escaped from Madagascar and were carried away by Her Majesty's ship "Dryad," and we approve your proceedings in this case. I inclose, for your information and guidance, a copy of a letter addressed to the Lords of the Admiralty by my direction on the 6th of January last,\* containing my views upon the points which you have raised.

I was not aware that it could be proved that any of the escaped slaves had been imported into Madagascar in violation of the Treaty, which would doubtless give them a claim to British protection; but I am of opinion that the commanders of Her Majesty's cruizers are not justified, where slavery is legal, in receiving fugitive domestic slaves on board their vessels, or in carrying them away in spite of the local authorities; and in cases where naval officers are made aware that an escaped slave has been imported in violation of the Treaty, it would be better that they should communicate the facts to you, with a view to a proper inquiry being made into the case, than that they should carry off the slave on their own responsibility.

I am, &amp;c.

(Signed) CLARENDON.

No. 37.

*Mr. Otway to the Secretary to the Admiralty.*

Sir,

*Foreign Office, May 16, 1870.*

I AM directed by the Earl of Clarendon to transmit to you, to be laid before the Lords of the Admiralty, a copy of a despatch which his Lordship has addressed to Her Majesty's Consul in Madagascar,† relative to the question of naval officers receiving and carrying away escaped domestic slaves on board Her Majesty's ships.

I am, &amp;c.

(Signed) ARTHUR OTWAY.

\* No. 21,

† No. 36.



No. 38.

*The Secretary to the Admiralty to Commodore Sir L. G. Heath.*

Sir,

*Admiralty, May 19, 1870.*

I AM requested by the Lords Commissioners of the Admiralty to transmit for your information and guidance a copy of a despatch addressed by direction of the Earl of Clarendon to Her Majesty's Consul in Madagascar,\* in reference to the question of naval officers receiving and carrying away domestic slaves on board Her Majesty's ships.

2. Lord Clarendon informs Her Majesty's Consul that the commanding officers of Her Majesty's cruisers are not justified where slavery is legal, in receiving domestic slaves on board their vessels, or in carrying them away in spite of the local authorities, and that in cases where naval officers are made aware that an escaped slave has been imported, in violation of the Treaty, it would be better that they should communicate the facts to the Consul with a view to proper inquiry being made, rather than they should carry off slaves on their own responsibility.

3. My Lords desire that you will give the necessary instructions to the commanding officers of the ships under your orders, for carrying out the views of the Secretary of State.

I am, &amp;c.

(Signed) VERNON LUSHINGTON.

No. 39.

*The Secretary to the Admiralty to Mr. Otway.—(Received May 25.)*

Sir,

*Admiralty, May 23, 1870.*

I AM commanded by my Lords Commissioners of the Admiralty to transmit to you herewith, for the information of the Earl of Clarendon, copy of their Lordships' proposed Minute on the report of the inquiry lately held to investigate the charges preferred by the Portuguese Government against Captain George L. Sullivan, R.N., late of Her Majesty's ship "Daphne;" and I am to request to be informed whether his Lordship concurs therein,

I am, &amp;c.

(Signed) VERNON LUSHINGTON.

Inclosure in No. 39.

*Minute.*

CAPTAIN SULLIVAN to be informed that their Lordships disapprove of his conduct in not having communicated with the nearest British Consular Agent with regard to the negroes who came on board the "Daphne," more particularly when their surrender was demanded by a person who visited the ship for that purpose.

Also that my Lords do not consider as satisfactory the answer he gave to the question put to him by that person, whether he had any negroes on board.

Acquaint Foreign Office, sending copies of Admiralty letter of 12th instant (ordering the inquiry), and of the Minutes and Report of the Court, and stating to my Lords that no further steps can be taken in this case, but that they trust that the instructions which have been recently issued with regard to receiving Africans on board Her Majesty's ships on the East Coast of Africa will prevent any proceedings tending to give any cause for complaint on the part of the Portuguese Government.

No. 40.

*Mr. Otway to the Secretary to the Admiralty.*

Sir,

*Foreign Office, May 31, 1870.*

WITH reference to your letter of the 23rd instant, stating the result of the inquiry into the conduct of Captain Sullivan, of Her Majesty's ship "Daphne," with respect to some negroes whom he carried off from Mozambique, I am directed by the Earl of Clarendon to transmit to you, for the information of the Lords of the Admiralty, a copy of the letter† which he has addressed to the Portuguese Minister in the terms of their Lordships' Minute, in which he concurs.

I am, &amp;c.

(Signed) ARTHUR OTWAY.

\* No. 36.

† Inclosure 1 in No. 42.

*The Secretary to the Admiralty to Commodore Sir L. G. Heath.*

Sir,

*Admiralty, June 7, 1870.*

COMPLAINTS having been made by the Portuguese Government relative to the proceedings of Captain G. L. Sullivan, late of Her Majesty's ship "Daphne," with regard to the carrying away of the carrying away of certain negroes from Mozambique. I am commanded by my Lords Commissioners of the Admiralty to acquaint you that a Court of Inquiry has been held and that their Lordships have informed Captain Sullivan that they disapprove of his conduct in not having communicated with the nearest British Consular Agent with regard to those negroes who came on board the "Daphne," more particularly as their surrender was demanded by a person who visited the ship for that purpose. Captain Sullivan has also been informed that their Lordships do not consider as satisfactory the answer he gave to the question put to him by the person who demanded the surrender of the negroes, as to whether any such negroes were on board.

2. Inclosed is a copy of the letter addressed by Her Majesty's Government to the Portuguese Government on the subject.\*

I am, &c.  
(Signed) THOMAS WOLLEY.

No. 42.

*Earl Granville to Sir C. Murray.*

Sir,

*Foreign Office, October 1, 1870.*

I TRANSMIT to you for your information copies of a correspondence, respecting the result of an inquiry into certain proceedings complained of by the Portuguese Government, of Captain Sullivan, of Her Majesty's ship "Daphne," off the coast of Mozambique.

The particulars of this case will be found at pages 98 to 101 of Class B of the Slave Trade Papers laid before Parliament last Session.

I am, &c.  
(Signed) GRANVILLE.

Inclosure 1 in No. 42.

*The Earl of Clarendon to Viscount de Seisal.*

M. le Ministre,

*Foreign Office, May 31, 1870.*

WITH reference to the letters which I had the honour to address to you on the 17th of March and 21st ultimo, respecting the proposed Court of Inquiry into the conduct of Captain Sullivan, of Her Majesty's ship "Daphne," in regard to some negroes whom he carried off from Mozambique, I now beg leave to request that you will be good enough to acquaint your Government with the result of that inquiry as communicated to me by the Lords of the Admiralty.

1st. Their Lordships have disapproved of Captain Sullivan's conduct in not having communicated with the nearest British Consular authority regarding the negroes who came on board his vessel, more particularly when their surrender was demanded by a person who visited the ship for that purpose.

2nd. Their Lordships have informed Captain Sullivan that they do not consider as satisfactory the answer he gave to the question put to him by the person who visited his vessel whether he had any negroes on board.

I trust that His Most Faithful Majesty's Government will agree with that of Her Majesty that the circumstances of the case are sufficiently met by the disapproval of Captain Sullivan's conduct, which has been made known to that officer; and I beg leave to add that instructions have recently been issued to the Commanders of Her Majesty's cruisers on the East Coast of Africa regarding the reception of negroes on board their ships which will, it is hoped, prevent the recurrence of the proceedings of which your Government have complained.

I am, &c.  
(Signed) CLARENDON.

Inclosure 2 in No. 42.

*Viscount de Seisal to the Earl of Clarendon.*

My Lord,

*Portuguese Legation, London, June 3, 1870.*

I HAVE the honour to acknowledge the receipt of your Excellency's letter of the 31st ultimo, requesting me to inform the Government of Her Most Faithful Majesty that a Court of Inquiry having been instituted to judge into the conduct of Captain Sullivan, of Her Majesty's ship "Daphne," in

regard to some negroes whom he carried off to Mozambique, the Lords of the Admiralty have disapproved of Captain Sullivan's conduct, and that this has been made known to the said officer. Your Excellency further states that instructions have recently been issued to the Commanders of Her Majesty's cruisers on the East Coast of Africa regarding the reception of negroes on board their ships, which will, it is hoped, prevent the recurrence of the proceedings of which His Most Faithful Majesty has complained.

In compliance with your Excellency's request I shall not fail to make known to my Government the contents of your Excellency's letter, and I have no doubt they will be considered as a new proof of the friendly feelings towards Portugal of Her Britannic Majesty's Government.

I have, &c,  
(Signed) SEISAL.

No. 43.

*Extract from East Indies Station Orders, 1871.*

Art. 147. HER Majesty's Minister for Foreign Affairs has decided that slaves coming on board ships-of-war within the territorial jurisdiction of the country from which they escape, that is to say, within three miles of the shore, should be returned to the owners; but when it appears that slaves coming on board Her Majesty's ships have been recently imported in violation of Treaties, the Commanders of Her Majesty's ships should communicate the facts to the Consul, with a view to proper inquiry being made, rather than carry off the slaves on their own responsibility.

Art. 148. With reference to the course to be pursued in the case of slaves captured by Her Majesty's cruisers who may prove to have been kidnapped within the territories of the Sultan of Zanzibar, Her Majesty's Government is of opinion that slaves in the above category captured within the Sultan's territories or waters should for the future be restored to the proper authorities at Zanzibar; but that slaves captured on the high seas, or without the jurisdiction of the Sultan, ought not to be given up to the Zanzibar authorities.



SLAVE TRADE. No. 1 (1876).

---

CORRESPONDENCE respecting the Reception of  
Fugitive Slaves on board Her Majesty's  
Ships.

---

*Presented to both Houses of Parliament by Com-  
mand of Her Majesty. 1876.*

---

LONDON:

PRINTED BY HARRISON AND SONS:

SLAVE TRADE. No. 2 (1876).

---

CIRCULARS

RESPECTING

SLAVES IN FOREIGN COUNTRIES

ADDRESSED TO

BRITISH MILITARY OR NAVAL OFFICERS.

---

---

*Presented to the House of Lords by Command of Her Majesty, in pursuance of their  
Address dated March 13, 1876.*

---

---

LONDON :

PRINTED BY HARRISON AND SONS.

[C.—1480.] Price 1½d.

## LIST OF PAPERS.

---

No.						Page
1.	Mr. Bourke to the Secretary to the Admiralty	..	..	..	..	March 17, 1876 1
2.	Hon. J. C. Vivian to Mr. Bourke	..	..	..	..	March 22, — 1
3.	The Secretary to the Admiralty to Mr. Bourke	..	..	..	..	April 17, — 1
	Four Inclosures.					

---



RETURN to an Address of the House of Lords, dated March 13, 1876;

for—

“All Circulars respecting Slaves in Foreign Countries which give Orders or Directions to the Queen’s Officers of the Army or Navy.”

---

No Circulars to Naval or Military Officers have been issued by the Foreign Office. Copies of such Instructions as have been issued to Diplomatic and Consular Officers were laid before Parliament with the Correspondence respecting the reception of Fugitive Slaves on board Her Majesty’s Ships in February last.—[C.—1413.]

---

No. 1.

*Mr. Bourke to the Secretary to the Admiralty.\**

Sir, *Foreign Office, March 17, 1876.*

I AM directed by the Earl of Derby to transmit to you, to be laid before the Lords Commissioners of the Admiralty, with a view to the return being prepared so far as it relates to their Lordships’ Department, a copy of an Order of the House of Lords, which has been delivered at this Office, for a return of “all Circulars respecting slaves in foreign countries, which give orders or directions to the Queen’s officers of the army or navy.”

Their Lordships are probably aware that no instructions are issued from this Department to naval officers, and that therefore no return can be made to the address by this Office.

I am, &c.

(Signed) ROBERT BOURKE.

---

No. 2.

*The Hon. J. C. Vivian to Mr. Bourke.—(Received March 26.)*

Sir, *War Office, March 22, 1876.*

IN reply to your letter of the 17th instant, received yesterday, inclosing copy of an Address of the House of Lords, dated the 13th March, for copies of any Circulars respecting slaves in foreign countries, which give directions to officers of the army or navy, I am directed by Mr. Secretary Hardy to acquaint you, for the information of the Earl of Derby, that no such circulars have been issued from this Office.

I am, &c.

(Signed) J. C. VIVIAN.

---

No. 3.

*The Secretary to the Admiralty to Mr. Bourke.—(Received April 18.)*

Sir, *Admiralty, April 17, 1876.*

WITH reference to your letter of the 17th ultimo, relative to the Order of the House of Lords for “all Circulars respecting slaves in foreign countries, which give orders or directions to the Queen’s officers of the army or navy,” to be laid before their Lordships’ House, I am commanded by my Lords Commissioners of the Admiralty to transmit to you herewith, for presentation by the Earl of Derby, the only Admiralty orders on this subject (besides the volume of “Slave Trade Instructions”) which are

\* A similar letter was addressed to the War Office.

now in force, viz., Circulars 5th December, 1875,\* relative to the reception of fugitive slaves, and the additional Instructions 1st January, 1876, A, B, and C, for naval officers engaged in the suppression of Slave Trade.

I am, &c.  
(Signed) VERNON LUSHINGTON.

Inclosure 1 in No. 3.

Circular No. 51.

Admiralty, December 5, 1875.

(RECEIPT OF FUGITIVE SLAVES.)

MY Lords Commissioners of the Admiralty are pleased to issue the following Instructions for the guidance of the Commanders of Her Majesty's ships in reference to the receipt of fugitive slaves.

These Instructions are to be considered part of the General Slave Trade Instructions, and to be inserted at page 29 of that volume, with the heading of "Receipt of Fugitive Slaves," but they are also intended for the guidance of Commanders of Her Majesty's ships generally.

93 A. When any person professing or appearing to be a fugitive slave seeks admission to your ship on the high seas, beyond the limit of territorial waters, and claims the protection of the British flag, you will bear in mind that, although Her Majesty's Government are desirous by every means in their power to remove or mitigate the evils of slavery, yet Her Majesty's ships are not intended for the reception of persons other than their officers and crew. You will satisfy yourself, therefore, before receiving the fugitive on board, that there is some sufficient reason in the particular case for thus receiving him.

93 B. In any case in which, for reasons which you deem adequate, you have received a fugitive slave into your ship, and taken him under the protection of the British flag upon the high seas, beyond the limit of territorial waters, you should retain him in your ship, if he desires to remain, until you have landed him in some country, or transferred him to some other ship, where his liberty will be recognized and respected.

93 c. Within the territorial waters of a foreign State, you are bound, by the comity of nations, while maintaining the proper exemption of your ship from local jurisdiction, not to allow her to become a shelter for those who would be chargeable with a violation of the law of the place. If, therefore, while your ship is within the territorial waters of a State where slavery exists, a person professing or appearing to be a fugitive slave seeks admission into your ship, you will not admit him, unless his life would be in manifest danger if he were not received on board. Should you, in order to save him from this danger, receive him, you ought not, after the danger is past, to permit him to continue on board; but you will not entertain any demand for his surrender, or enter into any examination as to his status.

93 d. If, while your ship is in the territorial waters of any Chief or State in Arabia, or on the shores of the Persian Gulf, or on the East Coast of Africa, or in any island lying off Arabia, or off such coast or shores, including Zanzibar, Madagascar, and the Comoro Islands, any person should claim admission to your ship and protection on the ground that he has been kept in a state of slavery contrary to Treaties existing between Great Britain and the territory, you may receive him until the truth of his statement is examined into. In making this examination it is desirable that you should communicate with the nearest British Consular authority, and you should be guided in your subsequent proceedings by the result of the examination. In any case of doubt or difficulty, you should apply for further instructions either to the Senior Officer of your Division, or the Commander-in-chief, who will, if necessary, refer to the Admiralty.

93 e. A special report is to be made of every case of a fugitive slave seeking refuge on board your ship.

By command of their Lordships,  
(Signed) VERNON LUSHINGTON.

To all Commanders-in-chief, Captains, Commanders,  
and Commanding Officers of Her Majesty's Ships  
and Vessels.

\* Laid before Parliament in Slave Trade Correspondence, No. 1 (1876), page 12.—[C.—1413.]



## Inclosure 2 in No. 3.

(A.)

*Admiralty, January 1, 1876.*

MY Lords Commissioners of the Admiralty call the attention of the officers of Her Majesty's Navy who are engaged in the suppression of the Slave Trade to the East African Courts Act, 36 and 37 Vict. c. 59, which repeals the 32 and 33 Vict. c. 75, and makes further provision for the exercise of jurisdiction by Her Majesty's Consuls within the Dominions of the Sovereigns of Zanzibar, Muscat, and Madagascar, and for the exercise of jurisdiction in matters relating to the Slave Trade by the Vice-Admiralty Court at Aden.

II. The third Section of the Act, interpreted by the second, requires special attention. These Sections are as follow:—

“2. In this Act—

Definition of terms

“The term ‘Vessel’ means any vessel used in navigation :

“The term ‘Treaty’ includes any convention, agreement, engagement, or arrangement :

“The term ‘Foreign State’ includes any foreign nation, people, tribe, sovereign, prince, chief, or head man :

“The term ‘existing East African Slave Trade Treaty’ means a Treaty made by or on behalf of Her Majesty with any Foreign State in Arabia, or on the East Coast of Africa, or the shores of the Persian Gulf, or in any Island lying off Arabia, or off such coast or shores, including the Islands of Zanzibar and Madagascar, and the Comoro Islands, for the more effectual suppression of the Slave Trade, and in force at the passing of this Act :

“The term ‘East African Courts’ means the Vice-Admiralty Court at Aden, and any of Her Majesty's Consuls within the Dominions of the Sovereigns of Zanzibar, Muscat, and Madagascar, when exercising jurisdiction in pursuance of the recited Orders in Council.

“3. All jurisdiction which is by any Act conferred on the Vice-Admiralty Courts in Her Majesty's possessions abroad, in regard to British vessels seized by the Commander or Officer of any of Her Majesty's ships on suspicion of being engaged in, or fitted out for, the Slave Trade, and in regard to the persons, slaves, goods, and effects on board thereof, is hereby conferred on the East African Courts, in regard to vessels seized by the Commander or Officer of any of Her Majesty's ships on suspicion of being engaged in or fitted out for the Slave Trade, and to the persons, slaves, goods, and effects on board thereof, in the following cases, viz. :—

Jurisdiction of Courts in regard to slave vessels, slaves, goods, and effects.

“(1.) Where the vessel seized is a British vessel ;

“(2.) Where the vessel seized has been seized in pursuance of any existing East African Slave Trade Treaty ; and

“(3.) Where the vessel seized is not shown to the Court to be entitled to claim the protection of the flag of any Foreign State.

“Each of the East African Courts shall have the same jurisdiction in regard to any person who has been seized either at sea or land, on the ground that he has or is suspected to have been detained as a slave, for the purpose of the Slave Trade, as the Court would have under this Section, if he had been so detained on board a vessel that was seized and brought in for adjudication.

“All jurisdiction exercised under this Section shall for the purposes of any such Act as above-mentioned be deemed to be exercised in pursuance of that Act.”

III. My Lords also desire to call attention to the following documents :—

*Letter of the Sultan of Johanna to Sir Bartle Frere, Johanna, March 8, 1873.\**

\* Laid before Parliament, July 7, 1873, in Correspondence respecting Sir Bartle Frere's Mission to the East Coast of Africa, p. 44.—[C.—820.]



*Engagement of the Nukeeb of Maculla for the Abolition of the Slave Trade in his Dominions.—Signed at Maculla, April 7, 1873.\**

*Agreement alluded to above:—Treaty with the Nukeeb of Maculla, May 14, 1863.†*

*Treaty between Her Majesty and the Sultan of Muscat, signed April 14, 1873.‡*

*Treaty between Her Majesty and the Sultan of Zanzibar, dated June 5, 1873.§*

*Treaty between Her Majesty and the Sultan of Zanzibar, supplementary to the Treaty for the Suppression of the Slave Trade of June 5, 1873.—Signed at London, July 14, 1875.||*

*Engagement of the Jemadar of Shuhr.—Signed at Shuhr, November 17, 1873.¶*

IV. Her Majesty's Secretary of State having approved of an arrangement recently made between His Highness the Sultan of Zanzibar and Her Majesty's Agent at that Court, to the effect that, when occasion requires, dhows, cargoes, and slaves taken by Her Majesty's ships engaged in the suppression of the Slave Trade, may be delivered over to the Arab Governors and Custom-house masters of certain coast ports for custody, &c., my Lords are pleased to issue the following Regulations:—

1. In cases when it is inconvenient to take at once to the port of adjudication any captured dhows, or any cargo or slaves found thereon, the officer who shall have made the capture may, if he so think fit, leave them or either of them at Lamoo, Melinda, or Mombasa, or, in case of emergency, at Tanga or Kismayo.
2. It is not desirable that more than fifty slaves should be left at one port, and in no instance should any slaves be so left until the officer in charge of them has, after personal inquiry, satisfied himself that due attention will be paid to their maintenance and safe custody.
3. In each case a receipt, in Form A, attached hereto, is to be obtained from the Governor in whose custody the dhow is left, and a receipt in Form B is to be obtained from the Customs Master for the slaves and for the cargo, if any. Such printed forms of receipt may be obtained on application at Her Majesty's Consulate-General at Zanzibar.

#### FORM A.

##### *Governor's Receipt.*

I hereby acknowledge to have received from  
commanding (*ship or boats, as case may be*), the under-mentioned vessel (*here state whether dhow, bateel, &c.*), measuring                      English tons, or thereabouts, and I engage to retain the said vessel safely in my possession, and to deliver her up when called upon to do so by Her Majesty's Political Agent and Consul-General, or any one deputed by him to receive her.

Witness my hand this

day of

, 18.

(Signature of Officer.)

(Signature of Governor.)

\* Laid before Parliament, July 7, 1873, in Correspondence respecting Sir Bartle Frere's Mission to the East Coast of Africa, p. 89.—[C.—820.] ; and in Slave Trade, No. 4 (1874).—[C.—904.]

† Laid before Parliament in Slave Trade, No. 4 (1874).—[C.—904.]

‡ Laid before Parliament, July 7, 1873, in Correspondence respecting Sir Bartle Frere's Mission to the East Coast of Africa, p. 91.—[C.—820.]

§ Laid before Parliament, July 7, 1873, in Correspondence respecting Sir Bartle Frere's Mission to the East Coast of Africa, p. 154.—[C.—820.]

|| Laid before Parliament, February 8, 1876. Zanzibar, No. 1.—[C.—1387.]

¶ Laid before Parliament, May 15, 1874. Slave Trade, No. 6.—[C.—985.]

## FORM B.

*Customs' Master's Receipt.*

I hereby acknowledge to have received from \_\_\_\_\_, commanding \_\_\_\_\_, the undermentioned slaves:—

Males (adults over 15)  
 Females (adults over 15)  
 Males (children under 15)  
 Females (children under 15);

Also the under-mentioned cargo. And I engage to retain the said slaves and cargo safely in my possession, and to account for such of the slaves as may die, and to deliver over the survivors when called upon to do so by Her Majesty's Political Agent and Consul-General, or any one deputed by him to receive them.

Witness my hand, this \_\_\_\_\_ day of \_\_\_\_\_, 18 \_\_\_\_\_.

(Signature of Officer).

(Signature of Customs' Master).

4. Her Majesty's ships or their boats, before returning to Zanzibar, should call at any port at which slaves have been left by them, and, if possible, convey such slaves and all other slaves awaiting shipment, and any cargoes or dhows that may have been there left, to the port of adjudication.
5. Officers are to use their discretion in dealing with the crews and passengers of captured vessels. In cases where it is possible to do so, it is desirable that passengers, who are in many instances the owners of slaves found on board, should be sent with the vessel to the port of adjudication, with a view to their punishment if the circumstances of the case require it; and the same course should be followed in regard to the crew of the slave vessel, but the services of a cruiser or of her boats should not be diverted merely with the view to provide for the detention of the passengers and crew of a captured slave vessel. Where it is not possible to send these people to the port of adjudication, naval officers may deliver them over to the Sultan's authorities on the Coast, if they are willing to receive them. As regards the masters of slave vessels, an effort should, in all cases, be made to send them to the port of adjudication.

V. My Lords are pleased to cancel the Slave Trade Instructions, dated 6th November, 1869.

By command of their Lordships,

(Signed) VERNON LUSHINGTON.

Inclosure 3 in No. 3.

(B.)

*Admiralty, January 1, 1876.*

THE Slave Trade Act, 1873 (36 and 37 Vict., cap. 88), which consolidated the previous Statutes on the subject, having introduced certain changes in the law, my Lords Commissioners of the Admiralty call the attention of officers engaged in the suppression of the Slave Trade, to the above-named Statute, especially to the following points:—

1. That by the 3rd Section of the Statute, if a vessel is on reasonable grounds suspected of being engaged in or fitted out for the Slave Trade,—then, if she is either a British vessel, or is a vessel which is not a vessel of a foreign State, any commander or officer of any of Her Majesty's ships may, without any special authority from their Lordships, such as was formerly required, visit, search, and detain such vessel, and carry her away for adjudication: If the vessel is the vessel of a foreign State, any commander or officer of any of Her Majesty's ships may exercise the like powers, when duly authorized in that behalf, in pursuance of any Treaty with that State.

2. That by the 11th Section, if the vessel taken is abandoned or destroyed before



adjudication, the tonnage bounty of 30s. a-ton will only be payable where the Slave Court by the decree of condemnation declares that after full consideration by the Court of the circumstances of the case, the seizors have satisfied the Court that such abandonment or destruction was inevitable, or was otherwise under the circumstances proper and justifiable.

3. That the 14th Section provides that "for the purpose of bounty the tonnage of a vessel shall be calculated and ascertained in the like manner in which for the time being, the tonnage of a vessel is calculated and ascertained for the purpose of registering the same as a British vessel, or, if the same cannot be satisfactorily ascertained in that manner, shall be ascertained in such manner as the Treasury may consider satisfactory.

Officers will accordingly take care that where it is practicable the measurements shall be taken, and the calculations made as prescribed by Rule I, Section 21, of the Merchant Shipping Act, 1854. Where that cannot be done, the measurements are to be taken and the calculations made under Rule II, Section 22, of the said Act, amended by the Minute of the Board of Customs, 9th October, 1858, in which "in pursuance of the powers granted by the 29th Section of the Act 17 and 18 Vict., cap. 104, the Commissioners of Customs, with the approval of the Board of Trade, direct that, with a view to the more accurate admeasurement of the tonnage of vessels under Rule II, prescribed by Section 22 of the said Act, the decimal factor .0017 for ships built of wood, and .0018 for those built of iron, be substituted for factors .0018 and .0021 directed by the said Section."

My Lords are further pleased to direct, that where the vessel detained is a dhow, the certificate of admeasurement prescribed by Article 62 of the General Slave Trade Instructions shall, in addition to the other particulars required, state the class of dhow, and also her greatest depth, which is also to be ascertained by placing a batten across the roughtree rails, immediately over the well, and measuring the distance perpendicularly from the batten to the bottom of the well.

By command of their Lordships,

(Signed) VERNON LUSHINGTON.

---

Inclosure 4 in No. 3.

(C.)

*Admiralty, January 1, 1876.*

THE Lords Commissioners of the Admiralty direct that the following corrections, rendered necessary by their Lordships' Orders, bearing the above date, A and B, shall be made in the volume of Slave Trade Instructions:—\*

*Page 25, Article 62.*—Strike out "in the mode prescribed by Rule II, Section 22, of the Merchant Shipping Act, 1854."

After the word "duty"—add

"Where it is practicable, the measurements are to be taken, and the calculations made as prescribed by Rule I, Section 21, of the Merchant Shipping Act, 1854. Where that cannot be done, the measurements are to be taken and the calculations made under Rule II, Section 22, of the said Act, amended by the Minute of the Board of Customs, 9th October, 1858."

*Page 45, Article 153.*—After "6 and 7 Vic., c. 98," add "36 and 37 Vic. c. 88."

*Page 45.*—Strike out Article 155.

*Page 45, Article 157.*—For marginal note, "5 Geo. IV, c. 113, s. 12," substitute "36 and 37 Vic., c. 88, s. 5."

After "Vice Admiralty Court," insert "or British Consular Court having Slave Trade jurisdiction."

*Page 48, Article 171.*—Insert marginal note, "36 and 37 Vic., c. 88, s. 5."

After "Vice Admiralty Court," insert "or British Consular Court having Slave Trade jurisdiction."

*Page 64, Article 244.*—Add, "see also the Engagement of the Sultan of Johanna, 8th March, 1873, set out in their Lordships' Order of 1st January, 1876, A."

*Article 248.*—After "Vice-Admiralty Court," add "or British Consular Court having Slave Trade jurisdiction."

\* This is a printed 8vo volume, and a copy of it is to be found in the Libraries of both Houses of Parliament.



*Page 66, Article 259.*—After “Vice-Admiralty Court,” add “or British Consular Court having Slave Trade jurisdiction.”

*Page 70, Article 273.*—After “Vice-Admiralty Court,” add “or British Consular Court having Slave Trade jurisdiction.”

*Page 71, Article 275.*—After “1845,” add “and the Treaty between Great Britain and the Sultan of Muscat, dated the 14th April, 1873.” For “They,” substitute “The Agreement.” After “233,” add “the Treaty is set out in their Lordships’ Order of 1st January, 1876, A.”

*Page 71, Article 278.*—After “the Vice-Admiralty Court,” add “or British Consular Court having Slave Trade jurisdiction.”

*Page 77, Article 296.*—For “Act” read “Acts.” For “is” read “are.” For “2 and 3 Vict., c. 73,” read “36 and 37 Vict., c. 88, 36 and 37 Vict., c. 59,” and strike out last sentence of the Article.

*Page 77, Article 297.*—For marginal reference, “2 and 3 Vict., c. 73, s. 1,” substitute “36 and 37 Vict., c. 88, s. 3.”

*Page 77.*—Strike out Article 298.

*Article 299.* After “Vice-Admiralty Court,” add “or British Consular Court having Slave Trade jurisdiction.”

For marginal reference, “2 and 3 Vict., c. 73, s. 1,” substitute “36 and 37 Vict., c. 88, s. 5.”

After Article 299, insert an Article 299*a*, setting out Regulations contained in Part IV of their Lordships’ Order of 1st January, 1876, A.

*Page 97, Article 384.*—After “May, 1850,” add “and the Treaty between Her Majesty and the Sultan of Zanzibar, dated 5th June, 1873.”

For “They” substitute “The Agreements.” After “392,” add “the Treaty is set out in their Lordships’ Order of 1st January, 1876, A.”

*Page 97, Article 385.*—Strike out “such of” and “as lie between Songa Manara and Tonghe.”

*Article 386, line 6, 7, 12, 13.*—Strike out “such of” and “as lie between Songa Manara and Tonghe.”

*Article 388.*—To be struck out.

*Article 389.*—After “Vice Admiralty Court” add “or British Consulate Court having Slave Trade jurisdiction.”

After Article 389, insert an Article 389*a*, setting out Regulations contained in Part IV of their Lordships’ Order of 1st January, 1876.

*Page 100, Article 405.*—Make same alteration as in page 25, Article 62, above-mentioned.

*Page 100, Article 406.*—After “Vice Admiralty Court” read “or British Consular Court having Slave Trade jurisdiction.”

*Page 101, Article 407.*—After “Vice Admiralty” read “or Consular”

*Page 117, line 3.*—For “vessel,” read “vessel, where the admeasurement cannot be made as prescribed in Form 12.”

*Page 117, line 8.*—After “The Merchant Shipping Act, 1854,” add “as amended by the Minute of the Board of Customs, 9th October, 1858.”

*Page 117, add as note.*—

“If the vessel is a dhow the Certificate is further to state the class of dhow, and also the greatest depth, which is to be ascertained by placing a batten across the rough-tree rails, immediately over the well, and measuring the distance perpendicularly from the bottom of the well.”

*Page 123.*—After “Certificate of Measurement to be made” add “if practicable on the detention and”

*Page 83 (Supplement).*—Cancel the whole page.

*Page 84 to 120 (Supplement).*—The Act 5. Geo. IV, c. 113, to be marked as repealed, except Sections 2 to 11, Section 12 down to “taken to be in full force,” Sections, 39, 40, and 47.

*Page 123 (Supplement).*—The 3rd Section of the Act 6 and 7 Vic., c. 98, to be marked as repealed.

*Page 124 (Supplement).*—The whole of the Act 36 and 37 Vic., c. 88, to be inserted.

*Pages 262 to 266 (Supplement).*—The Special Order to be cancelled, and the Act 2 and 3 Vic., c. 73, to be marked as repealed. Reference to be made to 36 and 37 Vic., c. 88.

Insert the following Treaties and Engagements at the pages indicated, viz. :—

				To be inserted at	
				PAGE	PART
Treaty with Zanzibar	..	Dated 5th June, 1873	..	392	1
"	..	" 14th July, 1875	..	392	1
Engagement with Johanna	..	" 8th March, 1873	..	203	1
Treaty with Muscat	..	" 14th April, 1873	..	233	1
Engagement with Macullah	..	" 7th April, 1873	..	206	1
Engagement with Shuhr	..	" 17th Nov. 1873	..	302	1

By command of their Lordships,  
(Signed) VERNON LUSHINGTON.

---

[See also Correspondence respecting the Reception of Fugitive Slaves on board Her Majesty's Ships. Laid before Parliament, February 1876.—C.—1413.]

---





CIRCULARS respecting Slaves in Foreign Countries  
addressed to British Military or Naval Officers.

---

---

*Presented to the House of Lords by Command  
of Her Majesty, in pursuance of their Address  
dated March 13, 1876.*

---

LONDON :

PRINTED BY HARRISON AND SONS.

SLAVE TRADE. No. 5 (1876).

---

INSTRUCTIONS

RESPECTING

RECEPTION OF FUGITIVE SLAVES

ON BOARD

HER MAJESTY'S SHIPS.

---

*Presented to both Houses of Parliament by Command of Her Majesty.*  
1876.

---

LONDON:

PRINTED BY HARRISON AND SONS.

[C.—1593.] Price 1d.





## Instructions respecting Reception of Fugitive Slaves on board Her Majesty's Ships.

---

*Lord Tenterden to the Secretary to the Admiralty.*

Sir,

*Foreign Office, August 10, 1876.*

WITH reference to your letter of the 23rd of December last, I am directed by the Earl of Derby to transmit to you, to be laid before the Lords Commissioners of the Admiralty, the accompanying Draft of Instructions to be issued to the Commanders of Her Majesty's ships and vessels with regard to the reception of fugitive slaves.

I am, &c.

(Signed) TENTERDEN.

---

Inclosure.

### *Reception of Fugitive Slaves.*

To all Commanders-in-chief, Captains, Commanders, and Commanding Officers of Her Majesty's ships and vessels.

THE following Instructions are to be considered as superseding all previous Instructions as to the receipt of fugitive slaves:—

1. In any case in which you have received a fugitive slave into your ship and taken him under the protection of the British flag, whether within or beyond the territorial waters of any State, you will not admit or entertain any demand made upon you for his surrender on the ground of slavery.

2. It is not intended, nor is it possible, to lay down any precise or general rule as to the cases in which you ought to receive a fugitive slave on board your ship. You are, as to this, to be guided by considerations of humanity, and these considerations must have full effect given to them whether your ship is on the high seas or within the territorial waters of a State in which slavery exists; but in the latter case you ought, at the same time, to avoid conduct which may appear to be in breach of international comity and good faith.

3. If any person, within territorial waters, claims your protection on the ground that he is kept in slavery contrary to Treaties with Great Britain, you should receive him until the truth of his statement is examined into. This examination should be made, if possible, after communication with the nearest British Consular authority, and you should be guided in your subsequent proceedings by the result.

4. A special Report is to be made of every case of a fugitive slave received on board your ship.

---

INSTRUCTIONS respecting Reception of Fugitive  
Slaves on board Her Majesty's Ships.

---

*Presented to both Houses of Parliament by Com-  
mand of Her Majesty. 1876.*

---

SLAVE TRADE. No. 4 (1876).

---

CORRESPONDENCE

WITH

BRITISH REPRESENTATIVES AND AGENTS  
ABROAD,

AND

REPORTS FROM NAVAL OFFICERS,

RELATING TO THE

SLAVE TRADE.

---

---

*Presented to both Houses of Parliament by Command of Her Majesty.*  
1876.

---

---

LONDON:  
PRINTED BY HARRISON AND SONS.





# TABLE OF CONTENTS.

## ZANZIBAR.

No.	Name.	Date.	SUBJECT.	Page
1	Captain Prideaux ..	Nov. 2, 1874	Decree of condemnation passed 31st October, Vice-Admiralty Court, on dhow captured by Her Majesty's ship "Thetis," 29th October, 1874. Case No. 12 of 1874 ..	1
2	" ..	24,	Sending Mr. Holmwood's Report on mission to Lamoo, 17th November, 1874. Approval of conduct ..	2
3	Vice-Consul Elton ..	Dec. 14,	Captain Prideaux sailed for Seychelles on November 24. Has been left in charge of Consulate-General ..	17
4	" ..	15,	Cases Nos. 13 and 14 of 1874 in Vice-Admiralty Court adjudged by him ..	17
5	" ..	15,	Request to Sultan to erect workshops, &c., on Island of Baury. Permission given ..	26
6	To Captain Prideaux ..	Jan. 13, 1875	Père Horner's case under consideration of Her Majesty's Government ..	27
7	" ..	16,	Referring to his of 19th September, 1874. Dhow captured by "Rifleman" (Case No. 9) should have been destroyed ..	27
8	Dr. Kirk ..	19,	Land Traffic in Slaves on East Coast of Africa. Observation on Rear-Admiral Cumming's despatch to Admiralty of 5th December, 1874 ..	27
9	To Captain Prideaux ..	21,	Approval of having left Captain Elton in charge ..	29
10	To Dr. Kirk ..	Feb. 2,	On return to post continue the same policy as heretofore with Sultan ..	29
11	To Captain Prideaux ..	4,	Thank Sultan with reference to No. 5 for permission to erect workshops, &c. ..	29
12	Vice-Consul Elton ..	Dec. 21, 1874	Acknowledging Foreign Office November 6, 1874, in regard to perpetrators of outrages ..	29
13	" ..	22,	Unfavourable position of traders in interior. Sultan refuses to interfere ..	30
14	" ..	24,	Confirmation of above ..	31
15	Captain Prideaux ..	Jan. 1, 1875	List of cases adjudged in Vice-Admiralty Court for half-year ended December 31, 1874 ..	31
16	" ..	2,	Return from Seychelles. Remarks on education of captured slaves at Mahé ..	32
17	" ..	4,	Decree of condemnation. Case No. 1 of 1875. "Rifleman" ..	35
18	" ..	4,	Decree of restitution. Case No. 2 of 1875. "Rifleman" ..	36
19	" ..	4,	Decree of condemnation. Case No. 3 of 1875. "Rifleman" ..	37
20	" ..	6,	Decree of condemnation. Case No. 4 of 1875. "London" ..	39
21	" ..	13,	Disturbances at Mombasa ..	40
22	" ..	13,	Murder of Banian at Lamoo. Mr. Holmwood's letters ..	41
23	To Captain Prideaux ..	Feb. 11,	Mr Holmwood's conduct approved. Captain Prideaux's despatch, November 24, 1874. Mission to Lamoo ..	43
24	" ..	1,	Abuse French flag by dhows. Sends copy of note from French Minister to Lord Lyons ..	44
25	Captain Prideaux .. (Telegraphic)	20,	Attack on Mombasa by rebel Akida. Defeated and captured ..	44
26	" .. (Telegraphic)	20,	Captain Elton reports success against Kivolane slave traders. Governor-General asked for and obtained British co-operation. ..	44
27	To Captain Prideaux ..	24,	Steps taken at Mombasa approved ..	45

No.	Name.	Date.	SUBJECT.	Page
28	To Captain Prideaux..	Feb. 24, 1875	Approval of steps taken in case of the Banian murdered at Lamoo, as reported in despatch of 13th ultimo .. ..	45
29	Captain Prideaux ..	Jan. 23,	Further Report on Mombasa affairs ..	45
30	" "	25,	Decree, condemnation. Case No. 5 of 1875. "London" .. ..	49
31	" "	26,	Decree, restitution. Case No. 6 of 1875. "London" .. ..	51
32	" "	Feb. 1,	Decree, condemnation. Case No. 7 of 1875. "London" .. ..	53
33	" "	8,	Report on administration and commerce, Zanzibar, for 1873 and 1874, with returns of cases adjudicated in Vice-Admiralty Court..	55
34	" "	9,	Mr. Holmwood's sketch map of north dominions of Sultan .. ..	80
35	" "	10,	Captain Elton's reports on Kivolane expedition.. ..	80
36	" "	10,	Portuguese report on Kivolane expedition ..	84
37	To Captain Prideaux ..	Mar. 19,	Steps taken at Mombasa approved ..	85
38	" "	29,	Kivolane expedition approved .. ..	85
39	" "	Apr. 8,	Report on slave caravans from coast to interior. To procure further information .. ..	85
40	Captain Prideaux ..	F 17,	Decree, compensation. Case No. 8 of 1875. "London" .. ..	86
41	" "	27,	Decree of condemnation. Case No. 9 of 1875. "London" .. ..	88
42	" "	Mar. 2,	Decree of compensation. Continuation of Case No. 8 of 1875 .. ..	89
43	" "	6,	Decree of condemnation. Case No. 10 of 1875 "London" .. ..	91
44	" "	9,	Observations on Mr. Holmwood's Report, with Memorandum by Mr. Holmwood.. ..	93
45	Dr. Kirk ..	9,	Has taken charge of Political Agency and Consulate-General .. ..	99
46	To Dr. Kirk ..	Apr. 30,	Major Euan Smith, C.S.I., to act as Consul-General .. ..	99
47	Dr. Kirk ..	Mar. 17,	Slaves captured. Case No. 9 of 1875. Taken by Bishop Stere .. ..	99
48	" "	20,	Decree, condemnation. Case No. 11 of 1875. "Rifleman" .. ..	99
49	" "	20,	Decree, condemnation. Case No. 12 of 1875. "Rifleman" .. ..	101
50	" "	20,	Energetic measures taken by M. de Gaspary for suppression of Slave Trade .. ..	102
51	" "	29,	Decree condemnation. Case No. 13 of 1875. "London" .. ..	102
52	" "	Apr. 8,	Referring to Case No. 12 of 1875. Owner sent to Johanna for punishment .. ..	104
53	" "	9,	Report forwarded to Government of India referring to Captain Prideaux's remarks on Mr. Holmwood's Report .. ..	105
54	" "	9,	Referring to Case No. 11 of 1875 .. ..	105
55	" "	9,	Destruction of dhow in Portuguese waters by "Thetis" .. ..	106
56	To Dr. Kirk ..	May 17,	Approval of conduct in Case No. 12 of 1875 ..	106
57	" "	17,	Approval of disposal of slaves. Case No. 9 of 1875 .. ..	107
58	" "	17,	Approval of steps taken in Case No. 11 of 1875 .. ..	107
59	Dr. Kirk ..	Apr. 15,	Decree of condemnation. Cases Nos. 14, 15, and 16 of 1875. "Thetis" .. ..	107
60	" "	15,	Hostile attitude of Makangwara tribe towards Kilwa .. ..	109
61	" "	22,	Decree of restitution. Case No. 17 of 1875. "London" .. ..	110
62	" "	27,	Reports that Sultan executed deeds freeing his slaves after his death .. ..	111
63	" "	27,	About gold and copper mines .. ..	111
64	" "	May 3,	Letter from Sultan of Johanna about prisoner. Case No. 12 of 1875 .. ..	112
65	" "	8,	Acknowledging Foreign Office telegram, 19th April. Has left Mr. Holmwood in charge..	114
66	Acting Consul-General Holmwood	27,	Decree of condemnation. Case No. 18 of 1875. "Flying Fish" .. ..	114
67	" "	29,	Capture of French dhow by "Flying Fish." Handed over to authorities at Mayotte ..	117



# TABLE OF CONTENTS.



No.	Name.	Date.	SUBJECT.	Page
68	Acting Consul-General Holmwood	May 27, 1875	Reports public disgrace, &c., of slave-dealer. Case No. 12 of 1875 ..	117
69	" "	June 1,	Reports arrival of Major Euan Smith to take charge ..	117
70	Acting Consul-General Smith	2,	Reports having taken charge ..	117
71	To Dr. Kirk ..	28,	Express to Sultan Her Majesty's Government's gratification at deed signed by him ..	118
72	Acting Consul-General Smith	21,	Decree of condemnation. Case No. 19 of 1875. "London." Mr. Holmwood's reports ..	118
73	" "	24,	Slaves captured. Case No. 19 of 1875. Handed over to Bishop Steere ..	123
74	" "	28,	Two British Indian subjects charged with illegally holding slaves ..	123
75	" "	July 1,	List of cases, Vice-Admiralty Court, for half year ended 30th June, 1875 ..	126
76	" "	2,	General state within Sultan's dominions ..	128
77	" "	2,	Murder of Banian and British Indian subject by Bajunias. Measures taken by Regent ..	128
78	Dr. Kirk ..	27,	Observations upon Mr. Holmwood's report, inclosed ..	128
79	To Dr. Kirk ..	Aug. 5,	Mr. Holmwood's further report. Approves proposed steps ..	134
80	" "	17,	Forwards Supplemental Treaty with Sultan for ratification ..	135
81	Acting Consul-General Smith	July 15,	Decree of restitution. Case No. 20 of 1875. "Thetis" ..	136
82	" "	26,	Advisability of Vice-Consul at Mombasa ..	137
83	" "	26,	Missionary Societies established at Mombasa. His visit ..	139
84	" "	26,	Regarding the rebel Akida of Mombasa ..	139
85	" "	31,	General state within Sultan's dominions ..	143
86	" "	31,	His visit to Pemba ..	143
87	" "	31,	"Thetis" ordered to Mozambique ..	146
88	To Acting Consul-General Smith	Sept. 14,	Approval proceedings on visit to Mombasa ..	147
89	" "	14,	Approval proceedings on visit to Pemba ..	147
90	Acting Consul-General Smith	Aug. 7,	Decree, condemnation. Case No. 24 of 1875. "Thetis" ..	147
91	" "	14,	Sentence of Letha Nanji ..	148
92	" "	14,	Decision in case of Suliman Tawer ..	150
93	" "	14,	Decree, condemnation. Case No. 21 of 1875. "London" ..	150
94	" "	14,	Decree, condemnation. Case No. 22 of 1875. "London" ..	151
95	" "	14,	Decree, condemnation. Case No. 23 of 1875. "London" ..	152
96	" "	14,	Decree, restitution. Case No. 25 of 1875. "London" ..	153
97	" "	20,	Decree, restitution. Case No. 26 of 1875. "London" ..	154
98	" "	23,	Decree, condemnation. Case No. 27 of 1875. "London" ..	156
99	" "	23,	Decree, condemnation. Case No. 28 of 1875. "London" ..	157
100	" "	24,	Decree, condemnation. Case No. 29 of 1875. "London" ..	159
101	" "	28,	Dhow engaged in Slave Trade burnt by Arab authorities at Mombasa ..	160
102	" "	28,	General state within Sultan's dominions ..	160
103	To Dr. Kirk ..	Sept. 29,	Forwards appointment as Consul of Comoro Islands ..	162
104	Dr. Kirk ..	Oct. 1,	Arrival of Sultan at Zanzibar. Treaty ratified. ..	162
105	Acting Consul-General Smith	Sept. 13,	Decree, condemnation. Case No. 30 of 1875. "London" ..	162
106	" "	14,	Decree, restitution. Case No. 31 of 1875. "London" ..	163
107	" "	14,	Affairs at Bagamoyo ..	164
108	Dr. Kirk ..	20,	Queen's ratification of Treaty of 14th July, 1875, presented to Sultan ..	165
109	Acting Consul-General Smith	20,	Decree, condemnation. Case No. 32 of 1875. "Thetis." Moma River trade ..	165
110	Dr. Kirk ..	21,	Has taken over charge of Consulate from Major Smith ..	168
111	" "	22,	Arrival of Sultan, &c. ..	168
112	" "	22,	Letters from Sultan for Her Majesty, Prince of Wales, and Lord Derby ..	168

No.	Name.	Date.	SUBJECT.	Page
113	To Dr. Kirk ..	Oct. 18, 1875	Steps taken by Major Smith approved ..	168
114	" " ..	18,	Thank Arab authorities at Mombasa from Her Majesty's Government for steps taken by them ..	168
115	" " ..	18,	Steps taken by Major Smith approved. Punishment of Arabs in Slave Trade ..	169
116	" " ..	22,	Steps taken by Major Smith approved. Bag-moyo ..	169
117	Dr. Kirk ..	11,	Four slave-dealers sent to Mozambique for trial by the Portuguese authorities ..	169
118	" " ..	19,	Forwards Report sent to Government of India. Murderers of Banian at Paze ..	170
119	" " ..	20,	Steps taken to capture slave-vessel. Escape of ..	171
120	" " ..	20,	Decree, condemnation. Case No. 33 of 1875. "London" ..	171
121	" " ..	31,	Decree, condemnation. Case No. 35 of 1875. "London" ..	173
122	" " ..	Nov. 9,	Reports visit to Tanga ..	174
123	" " ..	12,	Punishment of slave dealers by Sultan ..	174
124	" " ..	12,	Freedom of slaves at Majunga, Madagascar ..	175
125	" " ..	15,	Acknowledging Commission as Consul of Comoro Islands ..	176
126	To Dr. Kirk ..	Dec. 22,	Approval of proceedings. Visit to Tanga ..	176
127	" " ..	..	Report by Vice-Consul Holmwood on Trade and Commerce of Zanzibar for 1873 and 1874 ..	176

## MADAGASCAR.

128	To Consul Pakenham ..	Jan. 20, 1875	Satisfaction of Her Majesty's Government at Hova Government. Proclamation of 2nd ordering emancipation of all slaves introduced into Madagascar since 1865. Assist by all proper means Hova Government to carry this into effect. ..	182
129	Consul Pakenham ..	May 5,	Proclamation of October 2, 1874, is practically a dead letter. A searching inquiry should be made into Slave Trade beyond sea, and the measures adopted by Hova Government for its suppression, and the results obtained by Decree of October 2, 1874, as to number of Mozambique slaves released ..	182
130	To Consul Pakenham ..	Aug. 12,	Despatch to Hova Government approved. Obtain detailed information and report to Foreign Office. ..	184
131	Consul Pakenham ..	July 15,	Incloses reply from Hova Chief Secretary of State to his of 5th May, respecting slave "Zedy" of Mozambique ..	184
132	" " ..	Sept. 11,	Fifteen slaves discovered at Antananarivo; his letter to Hova Chief Secretary of State ..	185
133	" " ..	11,	Reporting arrival of "Flying Fish" from Seychelles, and pestilential small-pox on north-east and west coasts of Madagascar. "Flying Fish" placed at his disposal ..	187
134	" " ..	11,	Inclosing copies of letters to Rear-Admiral Macdonald and Acting Consul-General at Zanzibar relative to 15 slave children recently landed from Zanzibar ..	188
135	To Consul Pakenham ..	Dec. 15,	Letters approved as to "Flying Fish" being placed at his disposal ..	189
136	" " ..	17,	Approves letters relative to slave children recently landed from Zanzibar ..	189
137	" " ..	20,	Slave Trade between Madagascar and Mozambique and Zanzibar. Her Majesty's Government have learnt these proceedings with regret and displeasure, and hope that stringent measures will be adopted by Hova Government to prevent a recurrence of the same. Make with Admiral Commanding East Coast of Africa squadron, a joint protest against the violation of Treaty engagements by Hova authorities. ..	

No.	Name.	Date.	SUBJECT.	Page
138	To Consul Pakenham.	Dec. 22, 1875	Alleged emancipation of slaves by Hova Government at Majunga. Incloses copy of despatch from Her Majesty's Agent and Consul General at Zanzibar reporting. Ascertain truth of and report to Foreign Office .. .. .	190

## REPORTS FROM NAVAL OFFICERS.

139	Commander Tuke ..	Nov. 19, 1874	Death at Zanzibar, on 21st July, 1874, of Bwana Heri, the murderer of Lieutenant McCausland .. .. .	191
140	Rear-Admiral Cumming	Dec. 5,	His remarks on Dr. Kirk's observations upon the Treaty of 1873. Considers Sultan entitled to some consideration .. .. .	191
141	Commander Tuke ..	12,	Capture of dhow in Kiswara Bay. Condemned at Vice-Admiralty Court at Zanzibar .. .. .	192
142	" "	12,	Capture of dhow in River Kizimofogo. Condemned by Vice-Admiralty Court at Zanzibar .. .. .	194
143	" "	Jan. 2, 1875	Capture of dhow off Bagamoya; condemned, January 2, 1875. Capture of dhow off Scindo Island; condemned, January 1, 1875. Capture of dhow off Scindo Island; acquitted, January 1, 1875 .. .. .	196
144	Captain Sullivan ..	7,	Capture of dhow, "Puda Mali." Condemned .. .. .	198
145	" "	25,	Bombardment of Mombasa. His report .. .. .	200
146	" "	Feb. 8,	Capture of dhow near Hurti. Condemned .. .. .	206
147	" "	8,	Capture of dhow "Nibas" off Mesal Island. Decree of Restitution .. .. .	209
148	Rear-Admiral Cumming	Mar. 12,	Provisional assent of Governor of Mozambique to land liberated slaves at Mozambique to await passage to Natal .. .. .	211
149	" "	13,	Bombardment of Mombasa .. .. .	211
150	" "	16,	"Thetis" allowed by Governor of Mozambique to cruise temporarily in Portuguese waters .. .. .	212
151	Commander Tuke ..	24,	Capture of dhow off Beara River. Condemned 19th March, 1875 .. .. .	212
152	" "	24,	Capture of dhow in Marambitzi River. Condemned on 19th March. .. .. .	214
153	Captain Sullivan ..	25,	Capture of four dhows. "Panga" and "Salama" condemned. "Conda" restored. One name unknown .. .. .	216
154	Admiralty ..	Apr. 2,	List of vessels employed in suppression of Slave Trade .. .. .	218
155	Rear-Admiral Cumming	5,	Forwarding Captain Ward's report of cruise of boats of "Thetis" up Umfoussi River .. .. .	218
156	" "	5,	Reporting proceedings of Slave Trade squadron .. .. .	222
157	Captain Sullivan ..	6,	Forwarding chart of a running survey of the Rufiji River .. .. .	222
158	Treasury ..	24,	Mr. Rothery's report on adjudications Vice-Admiralty Courts between 1st January and 31st March, 1875. Also tonnage bounties paid during same period. .. .. .	224
159	Rear-Admiral Cumming	May 10,	Visit of Assistant Political Resident at Aden to Macullah and Shebar on board "Vulture." Capture of two dhows by "Rifleman" .. .. .	225
160	Commander Crohan ..	10,	Capture of dhow in Makumba Harbour, under French colours. Handed over to Governor of Mayotte .. .. .	226
161	Rear-Admiral Cumming	15,	Arrangements for the disposal of dhows and slaves at the coasts towns .. .. .	229
162	" "	15,	Forwarding Captain Sullivan's report of detention of two dhows; one condemned, the other restored .. .. .	231
163	" "	19,	Forwarding his report on Slave Trade from 1st January, 1874, to 19th May, 1875 .. .. .	233
164	Captain Sullivan ..	June 24,	Capture of dhow in Pemba Channel. Condemned .. .. .	243



No.	Name.		Date.	SUBJECT.	Page
165	Rear-Admiral Macdonald		July 12, 1875	Forwarding Commander Crohan's report of capture of dhow off Cape St. Andrew, Madagascar. Destroyed .. ..	245
166	Mr. Law .. ..		19,	Mr. Rothery's report on adjudications Vice-Admiralty Courts for quarter ended 30th June. Also tonnage bounties paid during same period .. ..	247
167	Rear-Admiral Macdonald		20,	Forwarding report from Captain Ward of interview with Sultan of Johanna. Mr. Elton, Consul at Mozambique, accompanied him ..	248
168	" .. ..		31,	Proceedings of "Nassau" and "Flying Fish." Release of 212 slaves held by British Indian residents at Pemba .. ..	250
169	Captain Ward ..		Sept. 17,	Capture of dhow off Cape St. Andrew. Condemned .. ..	250
170	Captain Sullivan ..		Oct. 26,	Capture of dhow "Asmeen" or "Salemti" off Songa Island. Condemned .. ..	251
171	" .. ..		Nov. 5,	Capture of dhow "Simesa" near Kokotomi. Condemned on 25th October .. ..	252
172	" .. ..		Dec. 1,	Forwarding Lieutenant Annesley's report on three dhows captured. Condemned .. ..	254

## PORTUGAL.

173	To Mr. Cobbold ..		Mar. 29, 1875	Point out to Portuguese Government the beneficial effects of acting jointly for the suppression of the Slave Trade in Portuguese waters in Mozambique .. ..	256
174	" .. ..		31,	Decree of Portuguese Government freeing libertos in the Cape Verde Islands, October 31, 1874. Express gratification of Her Majesty's Government at issue of this Decree .. ..	256
175	Mr. Cobbold ..		Apr. 14,	Inclosing copy of note addressed to Portuguese Government in No. 174 .. ..	256
176	" .. ..		15,	Sends copy of correspondence with Portuguese Minister for Foreign Affairs respecting operations in Kivolani River. Senhor Corvo wishes thanks of Portuguese Government to be conveyed to Captain Ward, of "Thetis" .. ..	257
177	To Mr. Cobbold ..		May 10,	Note to Portuguese Minister for Foreign Affairs (No. 176) approved .. ..	259
178	" .. ..		17,	Capture made by "Thetis." Report to Portuguese Government .. ..	259
179	" .. ..		17,	Operations of boats of "Thetis" in neighbourhood of Mozambique. Communicate to Portuguese Government remark as to further liberty of action being given .. ..	260
180	Mr. Cobbold ..		12,	Forwards translation of Law of 29th April, freeing all libertos one year after the date of publication in the transmarine provinces, and the tutelage to which they are subject ..	260
181	To Lord Lytton ..		28,	Livingstonia expedition. Request Portuguese Government to instruct authorities at Mozambique to give their good offices and assistance to .. ..	264
182	Lord Lytton ..		31,	Inclosing copy of note to Senhor Corvo as to operations of "Thetis" in the Umfoussi River .. ..	264
183	To Lord Lytton ..		June 26,	Above note approved .. ..	265
184	" .. ..		July 5,	Sends extract from despatch of Consul at Mozambique as to further powers being given to Her Majesty's naval forces by Portuguese Government .. ..	266
185	" .. ..		30,	Sends printed copies of despatches from Consul Elton relative to the Slave Trade in Mozambique Colony .. ..	266
186	Lord Lytton ..		Aug. 17,	Has written to Senhor Corvo with respect to Mr. Young's Nyassa expedition .. ..	266
187	" .. ..		17,	Has communicated to Portuguese Government Consul Elton's despatches relative to Slave Trade in Mozambique .. ..	266

No.	Name.	Date.	SUBJECT.	Page
188	To Lord Lytton ..	Sept. 15, 1875	Livingstonia mission. Heavy custom dues. Suggest to Portuguese Government the remission in this case as a welcome proof of their friendliness to it ..	267
189	" ..	15,	Express to Portuguese Government appreciation of Her Majesty's Government at the efforts made by Senhor d'Adrião for the suppression of Slave Trade ..	267
190	Lord Lytton ..	15,	Portuguese Governor at Mozambique is directed to afford all assistance to Mr. Young's mission. Incloses copy of Portaria sent to Governor-General of Mozambique ..	267
191	" ..	30,	Livingstonia expedition. Inclosing note to Portuguese Minister for Foreign Affairs as to remission of duties ..	268
192	" ..	30,	Inclosing copy of note to Portuguese Minister expressing appreciation of Senhor Adrião's services ..	269
193	To Lord Lytton ..	Oct. 14,	Slave Trade, Mozambique. Make known the tenor of Consul Elton's despatch of Aug. 16	270
194	Lord Lytton ..	21,	Reply of Senhor Corvo to his note expressing appreciation of Senhor Adrião's services ..	270
195	To Lord Lytton ..	Nov. 4,	Capture of dhow containing 250 slaves by "Thetis" between Mozambique and Cape St. Vincent ..	270
196	" ..	Dec. 2,	School for negroes at Mozambique opened by Bishop. Incloses copies of two despatches from Consul Elton ..	271
197	" ..	2,	Incloses monthly report from Consul at Mozambique. Induce Portuguese Government to sanction the continuance of joint action for the suppression of Slave Trade ..	271
199	" ..	3,	Portaria of 1870; inconsistency between that and that of 29th April, 1875. The Portuguese being still allowed to purchase slaves, cannot fail to act as encouragement to dealers. Inclosing copies of two despatches from Consul at Mozambique as to practical working of Portaria of 1870 ..	271
199	" ..	10,	Four slave-dealers sent from Zanzibar to Mozambique for trial by Her Majesty's Agent at Zanzibar ..	271
200	Lord Lytton ..	23,	Livingstonia expedition. Incloses note from Senhor Corvo as to "Portaria" having been issued to the Governor of Mozambique ..	272

PORTUGAL. (*Consular*)—*Mozambique*.

201	To Consul Elton ..	May 28, 1875	Mr. Young's mission to Nyassa district. Afford assistance, and inform Governor-General of Mozambique ..	272
202	" ..	28,	Abolition of slavery in Portuguese Colonies. Copy Law of April 29. Furnish observations on state of slave population and report date of publication of Law ..	273
203	Consul Elton ..	12,	Visit to Johanna in Her Majesty's ship "Thetis." Punishment of a Shereef, convicted at Zanzibar for complicity in Slave Trade, by Sultan of Johanna ..	273
204	" ..	14,	Forwarding Memorandum respecting Island of Johanna ..	274
205	" ..	21,	Monthly Report on suppression of Slave Trade ..	275
206	" ..	25,	Reception of freed slaves in temporary dépôt at Mozambique. Portuguese Government consent to, but Natal Government does not wish for at present ..	277
207	To Consul Elton ..	July 1,	Captured slaves taken by Her Majesty's ship "Flying Fish" to Mozambique. Approves sending to Zanzibar as reported of May 21, and also steps taken as reported May 25 ..	277
208	Consul Elton ..	June 5,	Movements of British and Portuguese men-of-war on station during past month..	278

No.	Name.	Date.	SUBJECT.	Page
209	Consul Elton	June 10, 1875	British India Steam Navigation Company about to run steamer from Zanzibar to Mozambique and back ..	278
210	" "	10,	Information respecting Slave Trade communicated to Senior Naval Officer East Coast of Africa. Slaves at Kivolane and Mufusi ..	279
211	" "	11,	Landing of slaves in Johanna in October, November 1874..	279
212	" "	20,	Mr. Young's mission to Nyassa district. Steps taken in accordance with instructions of May 28. Question as to Customs duties ..	279
213	" "	21,	Abolition of slavery in Portuguese Colonies. Acknowledging receipt of despatch of May 28th ..	281
214	" "	24,	Departure of Senhor Adrião ..	281
215	" "	Aug. 2,	Abolition of slavery. Immediate publication of Portaria apparently not intended ..	281
216	" "	2,	Mr. Young's expedition. Copy letter to him..	281
217	" "	16,	Monthly Report on suppression of Slave Trade.	282
218	To Consul Elton	Oct. 8,	Mr. Young's mission to Lake Nyassa district. Copy Portaria addressed to Governor-General of Mozambique ..	284
219	" "	14,	Moma River slave-traders. Approves proceedings reported July 16 ..	285
220	Consul Elton	Sept. 7,	School for negroes opened by Bishop of Mozambique ..	285
221	" "	8,	Movements of Her Majesty's ship "Thetis" ..	285
222	" "	13,	Monthly Report on Slave Trade suppression ..	286
223	" "	15,	Suggests naval officer being attached to Consulate..	290
224	" "	17,	Government of Mozambique. Local opinion respecting ..	291
225	" "	15,	Mr. Young and Bishop Steere's missions. Proposed journey into interior to report on..	291
226	" "	17,	Detention of dhow under Portuguese flag by Governor-General of Mozambique ..	292
227	" "	20,	Bishop of Mozambique's negro school. Further respecting ..	293
228	" "	Oct. 1,	Quillimane River Slave Trade. Alleged to be at an end. Proceedings of "Camera Municipal" ..	293
229	" "	14,	Visit to Southern District. Inauguration of a new line by Union Steam Company ..	294
230	To Consul Elton	Dec. 2,	Slave Trade Report of September 13. Approving proceedings therein set forth ..	294
231	" "	2,	Proposed journey into interior. Expedient to defer. Answer to despatch of Sept. 15 ..	294
232	" "	4,	Approves visit to Southern District reported October 14 ..	294
233	Consul Elton	Oct. 25,	Monthly Report on suppression of Slave Trade	294
234	" "	Nov. 1,	Affair between boats of Her Majesty's ships "Thetis" and "Flying Fish" and Sakalawas ..	295

### PORTUGAL. (Consular)—Loanda.

235	To Consul Hopkins	May 28, 1875	Forwards copy Law of 29th April, 1874. His observations wanted on state of slave population in his district. Report also date of publication of Law ..	296
236	Consul Hopkins	July 31,	His report on above (271). Law was published on 17th July, 1875. Sends extract from "Boletim Oficial" of May 26, 1875..	296

### BRAZIL. (Consular)—Bahia.

237	Acting Consul Morgan	Jan. 11, 1875	Transmits six-monthly Return of prices of slaves ..	317
238	" "	June 30,	Ditto ..	317



## EGYPT.

No.	Name.	Date.	SUBJECT.	Page
239	Major-General Stan- ton	Jan. 6, 1875	Inclosing letter from Consul at Jeddah on Slave Trade in Hedjaz and Yemen. Copy sent to Ambassador at Constantinople ..	318
240	"	Dec. 4,	Interview with, Khedive. Murder of Mun- zinger Pasha by natives ..	319

## FRANCE.

241	To Lord Lyons ..	Jan. 9, 1875	Dhows under French flag on East Coast of Africa. Communicate inclosed Reports from Admiral to the French Government ..	320
242	Lord Lyons ..	13,	Have addressed note on above to French Government ..	320
243	" "	Feb. 3,	Sends copy of note from Duc Decazes on above. Instructions sent to French Admiral	320
244	To Lord Lyons ..	May 25,	Express acknowledgments of Her Majesty's Government for conduct of Mr. Consul Gaspary at Zanzibar, in preventing abuse of French flag in Slave Trade ..	321
245	Lord Lyons ..	28,	Have conveyed above to French Government ..	321
246	To Lord Lyons ..	June 3,	Above note approved ..	322
247	Lord Lyons ..	14,	Inclosing copy of note from Duc Decazes ex- pressing his gratification of above ..	322
248	To Lord Lyons ..	July 5,	Abuse of French flag by dhows. Two dhows detained by Her Majesty's ship "Flying Fish" near Madagascar. Inclosing extract from Consul at Mozambique, which com- municate to French Government ..	322
249	" "	5,	Dhow detained by "Flying Fish" off Mada- gascar. Handed over to French authorities at Mayotte ..	323
250	Lord Lyons ..	7,	Sends copy of note sent to French Govern- ment on above ..	323
251	To Lord Lyons ..	13,	Above note approved ..	323
252	Lord Lyons ..	30,	Debate in French National Assembly on Slave Trade. Forwards report of from "Journal Officiel" ..	324

## SPAIN.

253	To Sir J. Walsham ..	June 9, 1875	Sends copies of report from Consul at Porto Rico on result of abolition of slavery and contract system ..	326
254	To Mrs. Layard ..	Oct. 14,	Slavery in Cuba. Sends copy of despatch from Acting Consul-General at Havana ..	326

## SPAIN. (Consular)—Havana.

255	Consul-General Dun- lop	Jan. 1, 1875	No case for adjudication during last six months	326
256	Acting Commissary Judge Crawford	July 1,	Ditto ..	327
257	" "	Sept. 1,	Sends copy of statement in "Havana Gazette" of 14th ultimo. Number of persons freed under Law of 4th July, 1870 ..	327
258	" "	6,	Importation of Indians from Venezuela. Ap- plication of Dr. Secchi ..	329

## SPAIN. (Consular)—Puerto Rico.

259	Consul Pauli ..	May 12, 1875	Incloses report from Vice-Consul Gibbons on result of abolition of slavery and contract of "libertos" ..	330
-----	-----------------	--------------	--	-----

## TURKEY.

No.	Name.	Date.	SUBJECT.	Page
260	Sir H. Elliot ..	Feb. 12, 1875	Four slaves on "Macedonia," from Malta, liberated. Sends report from Sir Philip Francis ..	335
261	To Sir H. Elliot ..	Mar. 10,	What steps have been taken by Turkish Government respecting the Captain of Ottoman steamer "Azir"? ..	336
262	Sir H. Elliot ..	11,	Turkish Minister of Marine has promised a searching inquiry <i>re</i> "Azir" ..	336
263	To Sir H. Elliot ..	31,	Approve steps taken ..	336
264	Sir H. Elliot ..	31,	Nine slaves found on board Ottoman steamer <i>en route</i> to Constantinople liberated ..	337
265	To Sir H. Elliot ..	Apr. 12,	Africans on board Ottoman Government steamer "Ismail." What has become of them? ..	337
266	" ..	May 11,	Statement of four slaves alluded to in his despatch of February 12 was correct ..	337
267	Sir H. Elliot ..	July 10,	Complicity of Governor of Bengazi in Slave Trade. Sends copy of note to Safvet Pasha ..	337
268	To Sir H. Elliot ..	28,	Approves above note to Safvet Pasha ..	338
269	Sir H. Elliot ..	Aug. 8,	Sends report of Sir P. Francis on female slave taking refuge at Consulate, and copy of note on the subject to the Porte ..	338
270	To Sir H. Elliot ..	23,	Note on above subject entirely approved ..	341

TURKEY. (*Consular*)—*Bengazi*.

271	Consul Henderson ..	June 12, 1875	Report as to stoppage of Slave Trade by the Porte at Bengazi ..	342
272	" ..	July 17,	Requests permission to visit slave entrepôt at Jalo. Governor-General has promised assistance ..	342
273	To Consul Henderson	Aug. 31,	Grants the above leave to visit Jalo. ..	343

TURKEY. (*Consular*)—*Jeddah*.

274	Consul Beyts ..	Dec. 27, 1874	Official installation as Consul on 21st instant. Remarks on Slave Trade, &c. ..	343
275	" ..	Jan. 15, 1875	Slave-mart at Jeddah closed since his appointment. Forwards list of slaves liberated at Jeddah since his arrival ..	344
276	To Consul Beyts ..	Feb. 11,	Approving despatch of 27th December, 1874 ..	345
277	" ..	18,	Approving despatch of 15th January ..	345
278	Consul Beyts ..	Apr. 18,	Remarks on slaves imported into Yemen and Hedjaz, &c. ..	346
279	" ..	June 10,	Inclosing report on Red Sea Slave Trade. His remarks upon it ..	346

TURKEY. (*Consular*)—*Smyrna*.

280	Consul Cumberbatch..	Feb. 12, 1875	Four slaves on board Egyptian steamer "Mahalieh," bound for Constantinople. Have informed Sir H. Elliot ..	349
281	" ..	20,	Traffic in slaves openly carried on at Jeddah. Forwards correspondence addressed to Sir H. Elliot ..	349
282	To Consul Cumberbatch	Mar. 8,	Above communications to Sir H. Elliot approved ..	350
283	Consul Cumberbatch..	20,	Forwards copy of despatch to Sir H. Elliot ..	351
284	" ..	June 9,	Forwards copy of despatch from Vice-Consul of Tcheshmeh and Scio ..	351
285	Acting Consul Joly ..	Aug. 20,	Arrival of slaves per Egyptian steamer "Bechir," and British steamer "Arcadia." Sends copy of despatch to Sir H. Elliot ..	351

## VENEZUELA.

No.	Name.	Date.	SUBJECT.	Page
286	To Mr. Middleton ..	Oct. 14, 1875	Importation of Indians into Cuba from Venezuela. Inclosing copy of despatch from Acting Consul-General. Havana ..	353

## APPENDIX.

1	Dr. Kirk ..	May 1, 1876	Report on the present status of slaves in the Zanzibar dominions .. ..	355
2	Mr. Taylour Thomson	23,	Report as to importation of slaves into Persian territory by sea, &c. .. ..	358
3	Sir A. Buchanan ..	June 18,	Statement as to the law and practice in Austria-Hungary as to fugitive slaves .. ..	359





# CORRESPONDENCE WITH BRITISH REPRESENTATIVES AND AGENTS ABROAD, AND REPORTS FROM NAVAL OFFICERS, RELATING TO THE SLAVE TRADE.

---

## ZANZIBAR.

---

No. 1.

*Captain Prideaux to the Earl of Derby.—(Received December 14.)*

(Extract.)

*Zanzibar, November 2, 1874.*

I HAVE the honour to transmit to your Lordship copy of a Decree of Condemnation passed on the 31st October in this Vice-Admiralty Court in the case of a dhow captured by the boats of Her Majesty's ship "Thetis" on the 29th idem.

It appeared from the affidavit and evidence recorded during the investigation that Lieutenant H. E. Walters, whilst cruising on the above date in charge of the pinnace, steam-cutter, and second gig of Her Majesty's ship "Thetis," observed a dhow to the northward of Tumbat, a small island situated off the north-west coast of Zanzibar, and on boarding her he found she had neither papers nor colours, although the usual red Arab flag was afterwards discovered on board, nor would any person at first own to being her master. Mr. Walters thereupon searched her, and found sitting on the ballast at the bottom of the dhow five female adult Africans, one female child, and one adult male. On the raised after part of the upper deck were about twenty-three persons, who said they were either members of the crew or passengers from Kokotoni to Pemba, but it was only after considerable difficulty that the nakhuda or master could be discovered. This man, on examination before the capturing officer, admitted that five of the women and the man were slaves, and were being carried over to Pemba by one of the passengers, who had paid for them three times as large a fare as any of the others in consideration of the risk attendant on the passage. The women also said they were slaves going to Pemba to visit their masters, who were not on board the dhow.

On the investigation taking place before the Court, the nakhuda and the women told a completely different story. The nakhuda denied that any of the women were slaves, and accounted for his charging higher fares on the ground that they were unprovided with passes, and that there was always risk in carrying females; whilst the women and the man all asserted that they were free, having been liberated on the death of their late owner, and that they were proceeding to Pemba to purchase manioc. On cross-examination, however, their stories were found to vary considerably, all of them (with the exception of three) giving different names to the owners to whom they said they had belonged, as well as to the estate on which they had lived; and the same idea struck both Lieutenant Walters and myself, namely, that one of the party, an old woman named Bint Impoongu, had inveigled the others to leave their plantations, and go with her to Pemba, where it was her intention to sell them; and that they had been tutored in the main features of the statements which they made before the Court. I was aware that it is not an infrequent practice for slaves to be kidnapped in this manner, and as the man was half imbecile, and the women not much better (one being unable to speak any language but Kinyassa) there was every facility for doing so in the present case. Still this was merely a presumption, and I was beginning to fear I should be compelled

to dismiss the case for want of legal proof, when I was informed that an Arab laid claim to some of the slaves, and on examining him it was proved beyond a doubt that the woman Bint Impoongu and another were slaves on the estate of one Khamees Kirani, of which the Arab was manager, and that the former had acted exactly in accordance with our surmise, having inveigled away it was said as many as seventeen slaves from various plantations for purposes of sale at Pemba. In this she was assisted by a half-caste Shehree Arab, who was also amongst the passengers on board the dhow.

The above is a short *résumé* of a very lengthy and difficult case, the investigation of which occupied my full attention for the whole of the day; and I trust that its unforeseen termination will have the effect of administering a severe check to the system of petty smuggling which there is reason to believe is carried on to a considerable extent between Kokotoni and Pemba.

---

Inclosure 1 in No. 1.

Case No. 12 of 1874.

---

Decree.

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel, name unknown, whereof Kazembe was master, and Saif-bin-Sulaiman owner, her tackle, furniture, and apparel, and also against one male slave and six female slaves seized as liable to forfeiture by Henry Edward Walters, Esquire, a Lieutenant in Her Majesty's Navy, and in charge of the pinnace, steam-cutter, and second gig of Her Majesty's ship "Thetis," while acting under the orders of Thomas Le Hunte Ward, Esquire, Captain of Her Majesty's ship aforesaid, before William Francis Prideaux, Esquire, Judge in the Vice-Admiralty Court at Zanzibar, on the 31st day of October, 1874.

APPEARED personally the said Henry Edward Walters, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel, name unknown, and having no papers or colours, whereof Kazembe was master, and Saif-bin Sulaiman owner, of the description and dimensions specified in the annexed certificate of admeasurement, was seized off the Island of Tumbat, in the dominions of His Highness the Sultan of Zanzibar, on the 29th day of October, 1874, by the officer above-named, containing one male slave and six female slaves. I, the said Judge, having heard the evidence produced on both sides, and having found sufficient proof that the said dhow or native vessel was at the time of her seizure engaged in the illegal transport of slaves between the Islands of Zanzibar and Pemba in contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the said dhow or native vessel, her tackle, apparel, and furniture, and the said male slave and six female slaves to have been lawfully seized and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly, and I do further order the said dhow or native vessel to be broken up, and the materials thereof to be publicly sold in separate parts.

In witness whereof I have signed this present Decree, and have caused my seal of office to be affixed thereto this 31st day of October, 1874.

(Signed)

W. F. PRIDEAUX,

Judge of the Vice-Admiralty Court, Zanzibar.

---

No. 2.

*Captain Prideaux to the Earl of Derby.—(Received January 11, 1875.)*

My Lord,

Zanzibar, November 24, 1874.

I HAVE the honour to forward a report dated the 17th November, 1874, which I have received from Mr. Holmwood, together with its accompaniments. After my return from Seychelles, I hope to be able to submit to your Lordship a few remarks and observations which have suggested themselves on the perusal of these interesting papers.

I may, however, express my opinion that Mr. Holmwood has discharged a very



difficult and dangerous duty with tact and firmness, and that he deserves great credit for the able manner in which he has fulfilled the mission intrusted to him, and especially for the valuable information which he has collected with regard to the northern ports.

I have, &c.

(Signed) W. F. PRIDEAUX.

Inclosure 1 in No. 2.

*Mr. Holmwood to Captain Prideaux.*

Sir,

Zanzibar, November 17, 1874.

IN accordance with the instructions I had the honour to receive in your letter of 1st October, I proceeded the next night on board Her Majesty's ship "Vulture," and, on arrival at Mombasa, commenced the work you intrusted to me.

I decided to go only as far as Lamoo in the "Vulture," as Captain Brooke found it impossible to stay more than two days at any one port, and I could not get through the work there in so short a time; moreover, I was anxious to visit the various places situated in the creeks above Lamoo which had not been ever visited, I believe, by a Consular Officer. It was with difficulty I here procured a passage to the northern ports, but, on hearing that my immediate presence at Brava was desirable, I requested the captain of a British dhow to put to sea at once, holding him harmless for any loss the owner might sustain through his not waiting for any further cargo which might be offered. My arrival at Brava in a trading dhow with only one Consular attendant would, I knew, be open to objection, but I felt that the case admitted of no delay.

On arrival at Brava, however, I received your orders to return to Zanzibar in Her Majesty's ship "Rifleman," which called for me six days afterwards. Had these instructions not reached me, I should have proceeded to Marka, and endeavoured to induce the Somali Chief to give up the murderer of Mr. Heale. I found afterwards, however, that had I done so, I could scarcely have returned to Zanzibar this year, as the German ship which was to give me a passage from thence had not reached Zanzibar.

As the south-west monsoon had not abated sufficiently for dhows to leave for the south, at the various places visited, I was unable to forward separate reports from each district, I therefore annex to this letter inclosures on each subject you directed me to report upon, except that of "trade and agriculture," on which I shall have the honour to forward a report hereafter. I was able, however, to send from Lamoo by special occasion letters detailing the steps I had taken with reference to the late murder of a Banian in that town.

The following are the subjects referred to in my instructions:—

1. To observe whether the course laid down by Dr. Kirk for Indians residing in the Zanzibar dominions has been strictly followed, and whether those manumitted slaves who were permitted to remain with their former masters are in receipt of periodical wages, or merely of food and clothing.

2. To inquire into and determine cases of resumption into slavery, and to send to the Consul-General's Court at Zanzibar any cases of slave trafficking amongst British Indians.

3. To report, as far as possible, on the trade and agriculture of the several places visited.

4. To ascertain whether the effect of the Treaty of last year has been to give encouragement to legitimate commerce, and depreciate the illicit traffic which was formerly so prevalent from the northern ports; also to ascertain whether any large number of individuals has been exported to Arabia direct, or whether the slaves arriving by the new route have been absorbed in the Somali districts; and to endeavour to form an opinion by casual conversation with the natives as to whether this form of venture is regarded as successful.

5. To direct particular attention towards a solution of the difficult question of the land traffic in slaves.

6. At Brava, to try by personal influence with the authorities to induce them to use every endeavour to discover and arrest the murderers of the late Mr. Heale.

7. To report upon the military strength of His Highness the Sultan of Zanzibar, and especially as to whether it is sufficient at the various ports on the Banadir to protect the lives and property of Europeans residing therein. As far as Brava, Marka, &c., are concerned, this information is embodied in paragraph 7. I submit a separate Report,

however, in a tabular form, giving the strength of His Highness' forces, names of Governors, date of visit, and other particulars connected with the various places.

Finding that my dhow would have to anchor at night off Kiunga, I went into the harbour; and I inclose a Report on this place and the neighbouring town of Shakani, where the murderer of the late Lieutenant MacCausland was living at the time of this occurrence, and also of my visit to that officer's grave, situated on the Island of Kiunga, prefacing the above with a description of the Bajunia tribe.

Her Majesty's ship "Rifleman" arrived off Brava on the afternoon of the 6th instant, and Captain Tuke being anxious to leave at once, I went on board that night, and arrived at Zanzibar yesterday, having called in at Malindi and Mombasa on the way.

I have, &c.

(Signed) **FREDERIC HOLMWOOD,**  
*Her Majesty's Assistant Political Agent, Zanzibar.*

Inclosure 2 in No. 2.

*Report by Mr. Holmwood.*

AS far as I was able to ascertain the great majority of the Indian British subjects residing at the various places visited, have accepted the changes which Dr. Kirk initiated last year in freeing their slaves with a good grace. This is much to their credit, as in the absence of any Representative of their Government many temptations to evade the law must have arisen.

In paragraph 2 I fully report the few cases where I found the course laid down by Dr. Kirk last year was ignored; but as regards Mombasa and Malindi, my stay was not long enough to enable me to detect and punish others whom I suspect to be equally guilty, and I would recommend that these places be revisited at an early date.

At Patte, Siwy, Paza, Kismayu, and Brava, which were not visited by Dr. Kirk, I strictly followed the course adopted by him, freeing the slaves of Indians and carefully explaining to them the law. A copy was kept of each deed of freedom granted for entry in the Consular record.

It was reported that at Marka a large number of slaves were held by British subjects, but I was unable to visit this town owing to the circumstances reported in my letter.

With regard to those manumitted slaves who were permitted to remain with their former masters, all parties at every place visited freely confessed that their former slaves were, without exception, working without receiving wages, in fact, merely in receipt of shelter, food, and clothing; and from personal inquiry I found them willing to work on these terms. Among those freed by me, all but a few young girls preferred remaining with their former masters or serving with other Indians. I deemed it inexpedient, however, to leave these young persons to choose their own means of livelihood, and in each instance placed them under the charge of the best married people I could find, with instructions to facilitate as far as possible their making marriages with respectable freemen.

In cases where the owners did not voluntarily bring forward their slaves for manumission, I caused them to hand over 15 or 20 dollars with each deed of freedom to their late slaves, and in a few instances inflicted fines in addition.

Among the few cases I discovered of virtual resumption into slavery of persons freed last year only two were of a flagrant character, both occurring at Malindi, and the culprit in each instance being a Bohra named Ismael Lukmanji, doing a large business in that town. The first case was that of a young Galla girl, who was proved to have been cruelly ill-used by a woman whom he kept as a mistress, and who ruled his household.

When she came before me, the marks of the ropes with which she had been bound, and which had cut deep into her flesh, were still raw. For trifling faults she had been severely beaten and tied up in a small loft for months. She was so ill from the effects of this treatment that I feared she would succumb to the shock she had received, but fortunately she rapidly recovered on being placed under the care of a Khoja, who had before been selected by Dr. Kirk as a temporary agent of the Consulate at Malindi. This man I shall have occasion to mention more particularly in my next inclosure.

The other case was that of a girl of twelve, whom he had compelled to marry a man whom she disliked, and had repeatedly refused to be married to, as he already had a wife. She had finally been taken by his orders, or with his knowledge, to this person's hut, and there forced to become his wife, or rather mistress. She had escaped to the Khoja's house on hearing of my arrival, and claimed protection and restoration to freedom.



It was admitted that the husband had paid 6 dollars to the Bhora, who, however, stated that this was to procure clothing for the girl according to custom.

In defence, both acts were said to have been done by the woman above alluded to, and on examination she took all the blame to herself, but could not deny the master's knowledge of the facts.

As I had reason to believe that a longer residence at this place would reveal other delinquents, I considered it necessary to make an example of this man, and therefore condemned him to a fine of 200 dollars and twenty days' imprisonment. The latter part of the sentence I next day remitted, finding that the place used as a prison by the Governor was unfit for habitation. I required him, however, to find bail in 500 dollars for his future good behaviour, and also to pay 20 dollars to each of the girls. These sums I handed to Ali Dina (the Khoja), placing the girls under his charge, with instructions to promote their early marriage with steady single men who intended settling in the country, the money being sufficient to procure their wedding clothes and a decent cottage as a dowry.

Minutes of all the cases tried by me are preserved for the Consular records.

I heard of cases of slave dealing among Indians both at Mombasa and Malindi, but not till after leaving those towns. In only one instance could I get direct evidence from an eye-witness, whose deposition I carefully took down, and I trust to be able, on my return to Zanzibar, to call in at Mombasa and examine into the case, and if necessary, bring the accused to Zanzibar for trial.

*Note.*—On my way to Zanzibar in Her Majesty's ship "Rifleman," Captain Tuke kindly called in at Mombasa; and Juma bin Bashel, the person accused of selling two of his servants, being summoned before me, denied all knowledge of their whereabouts, and stated that they had both run away.

This latter statement alone would justify suspicion, as had he not retained them against their will, there would be no occasion for flight. I, however, released him from custody, proof being wanting to confirm the deposition taken at Malindi, owing to my inability to procure the parties said to have been sold; before the departure of Her Majesty's ship "Rifleman," I, however, traced them to the Gariama country, and there is little doubt they could be found, in the event of another Consular visit.

The report on the trade and agriculture of the several places visited will be forwarded hereafter.

The effect of the Treaty of last year has been, so far as I have been able to observe, naturally to stop the Slave Trade by sea within the waters bordering upon the dominions of the Sultan of Zanzibar, which was the object it mainly aimed at.

The time has not yet come when its effect on legitimate commerce can be appreciated, the transport of raw slaves by land, which does not come within the scope of its provisions, employing probably at least an equal amount of capital to that used in carrying on the traffic by sea of late years.

Up to a certain point this new land route has doubtless advantages over the old method; but if it is true that the late Treaty has effectually put an end to the illicit traffic, which was formerly so prevalent, from the northern ports, and that all the slaves now arriving north of Lamoo and the Bajunia country by the new route are absorbed in Somali land, including the Banadir ports, prices must decline shortly and land transport cease to be profitable to any great distance from its source, more especially if, as there is reason to believe, Pemba has now obtained nearly a sufficient stock of slaves to satisfy the late special demand.

Whether a last attempt has been made lately to run cargoes from Kilwa, or whether long prices have tempted slave dealers to hazard the run from Mozambique or Madagascar to Arabia will probably ere this have been ascertained by Her Majesty's ship "Vulture." The last instance of this kind which has come under my notice was that of a Bhatela with a full cargo of slaves, which was wrecked off Kiunga last April. All the slaves escaped into the forest. The remains of the dhow were purchased by a Hindi named Muraji, who was then at Shakani, for 50 dollars. I was informed that there were no marks left by which the vessel could be identified, but she was supposed to have started from Kilwa.

There is still the special transport of slaves going on across the channel between the mainland and Pemba, but this was brought on by peculiar circumstances, and as soon as the pressing demands of this island are satisfied this transport will be discontinued, or rather subside into the desultory smuggling of single slaves in small canoes which still goes on even between the coast and Zanzibar island, and which can hardly be stopped at sea.

The only other forms of slave transport by sea, so far as I could ascertain, are, the canoe traffic by which the creeks in the neighbourhood of Mombasa are crossed, so as to



shorten the land route in this unfavourable locality, and this the suppression of that route will best prevent, and the petty smuggling, still more difficult to deal with, carried on among the numerous and extensive creeks and islands between Lamoo and the Juba river. This is the only form of venture that the natives now regard as successful north of Malindi. It is not an organized traffic, but carried on principally at night by Bush Somalis. The slaves they carry are as often stolen by them as bought, and were it not that they alone can now be looked to to keep up the supply of Galla and Abyssinian girls they would not be allowed to come into the towns.

The Governors of both Lamoo and Siyu assured me that they had seized some of these canoes, and I do not doubt their statements; but, owing to the universal disaffection to the Arab rule, they are rarely able to give us any such aid, except in instances like the above, where the motive of action is to stop the practice of kidnapping their domestic slaves, in which all have a common interest, the wild Somali having no more respect for the Swaheli than for the Arab proprietor.

As far as Malindi, however, the new land route is by all admitted to be a paying venture, and the observations I was able to make among the plantations tended to verify that report; for while in the north I found the clearing of land to be entirely suspended, and plantations, last year under full cultivation, now partially relinquished, in the south the contrary was the case. Here a higher state of cultivation was everywhere apparent, fine farms well stocked with slaves extending for miles in every direction, and at Malindi especially considerable tracts of jungle which I passed through last year were this year being reclaimed and brought under cultivation. At the back of Takaungu the number of slaves procured from the new route exceeds anything which came under my observation. The country for about forty miles inland is described as being cleared and cultivated, and next year's exports are expected to be very large.

I regret, however, that it was not found convenient to land me at this and other places where accurate information could best be obtained by personal inspection.

The following sketch, giving the principal stations on the land route as far as it is at present organized, together with the approximate numbers of slaves passing and disposed of, their present prices, estimated rate of mortality, &c., may serve as a fair index to this new mode of slave traffic in East Africa, taking it from the point up to which it was lately fully described by Captain Elton.

On the arrival of caravans at Pangani from the South, such slaves as are selected for Pemba or bought up by the numerous agents of proprietors of plantations in that island, are distributed among the villages within convenient distance of the coast between Pangani and Tanga for the purpose of being smuggled across. The caravans strike inland from Pangani in order to avoid the numerous broad creeks immediately north of Tanga; the country they pass is hilly, but there is plenty of water and the streams are easily fordable except during the rains: they return to the coast again at Gasi, the residence of the late rebel Chief Mubarak, which is reached in about ten days. Here they rest some time and the greater part of the escort return to Kilwa, the slave-gangs being taken on by Swahelis acquainted with the country through which they have to pass. The route now lies along the coast to Mombasa, and, except a man-of-war is in sight, they cross the ferry to the Island of Mombasa and encamp for one night about a mile from the town. I visited the encampment, and discovering it was situated within a small plantation belonging to the Custom Master of Zanzibar, I ordered his agent to refuse permission in future to slave gangs to camp or even pass through this land, but finding that they arrived here after travelling for twenty hours without water, I requested that he would still allow them to draw from the well, but that he would receive no payment from the slave-dealers on any account, as there was reason to believe he had been in the habit of receiving regular toll from them.

The route now crosses the island of Mombasa and the ferry, from Killindini to Kisani, which is invariably a night march, and the gangs keep as near the shore as possible to the station behind Takaungu, where they are said to get rid of one-third of their slaves. There is another available road which is sometimes used in order to avoid Mombasa. This is about six miles inland (on the mainland) passing under the Rabai hills and skirting the Gariama country; it would become the regular route were the Sultan to forbid slave caravans his dominions; but the nature of the country here does not admit of the line being shifted much further inland in the event of this road being rendered unsafe. After leaving Takaungu the route is kept some miles inland by the nature of the coast, but the station for Malindi is at a plantation called Ganda, only three hours from the town. It is merely made a night station, as the mortality at this point begins to increase so rapidly that every hour is of importance. After skirting Formosa Bay the Ozy river is reached, several difficult fords having to be crossed, and here small

bands of Bush Somalis under headmen already begin to barter for the most miserable of the survivors who, if they recover, are sold in the extensive Bajunia country, which is in want of cheap labour at present, or passed on to the Somali tribes up the Juba river, and to the Banadir ports. From conversations held with slaves at these places, I have little doubt, however, that, north of Kismayu numbers of those offered for sale by these savages are either runaways who preferred escaping to the Somalis to serving Swaheli masters, or slaves stolen from the badly-guarded shambas at the back of Lamoo.

The following computation of the numbers of slaves passing by the new land route, from October 1873 till October 1874, may be taken as nearly accurate:—

Arrivals at—						Raw Slaves.
Pangani ..	..	..	..	..	..	32,000
Pemba ..	..	..	..	..	..	15,000
Gasi ..	..	..	..	..	..	16,000
Mombasa and district	..	..	..	..	..	13,000
Takaungu ..	..	..	..	..	..	12,500
Malindi ..	..	..	..	..	..	6,500
Ozy River ..	..	..	..	..	..	4,000
Absorbed at—						
Pemba ..	..	..	..	..	..	15,000
Tanga district	..	..	..	..	..	1,000
Mombasa ..	..	..	..	..	..	500
Mombasa district	..	..	..	..	..	500
Takaungu and district	..	..	..	..	..	5,000 (uncertain).
Malindi ..	..	..	..	..	..	1,000
Lamoo and Kipini district	..	..	..	..	..	1,200
Bajunia country	..	..	..	..	..	1,000
Banadir and Somali country	..	..	..	..	..	Unknown.

The present prices for ordinary labourers or domestic slaves in fair health are as follows:—

	Dollars.	
Pangani ..	20	to 25
Mombasa ..	25	30
Takaungu ..	25	30
Malindi ..	30	35
Lamoo ..	35	40
Bajunia district ..	35	40
S. Banadir and Somali country	35	45
Brava, Marka, &c.	40	50

Female slaves average 7 dollars lower, except young girls suitable for concubine who run from 40 dollars to 70 dollars, equally in the South or North.

The Prices at Pemba have been much higher, a purely local incident, owing to the sudden extraordinary rise in the value of cloves, and in no way affecting the new land route, except so far as temporarily to sustain prices.

The rate of mortality between Kilwa and Pangani is variously estimated at from 25 to 30 per cent., and beyond this point nearly the whole of the discrepancy between the numbers passing the various places, after deducting those absorbed, may be set down to death.

I had opportunities of questioning several persons who had engaged in slave ventures by the land route from Gasi to the Bajunia country, and in each instance they expressed an opinion that the rate of mortality had been fully 75 per cent., and that the latter part of the route had proved unprofitable in consequence, but they had been detained on the road during the unhealthy season. The following was their line of march, after passing the Ozy rivers, and it is also that taken by the few Swaheli overseers who now conduct slaves beyond Lamoo, but it does not come under the head of the organized route.

Starting from Totana one day above the northern mouth of the Ozy river, they pass through a marshy country to Kimbo, about eight hours from Lamoo, where proprietors from the Kipini district make their purchases. They then come to Makuhe via Kinumbi. The former place is only just across the creek on the opposite side of the island to Lamoo town, and here the best domestic slaves are bought up by the towns-people. Malimandi, the next station, is situated in an unhealthy and dangerous country, four hours above Wange, a small town up a creek opposite to Siwy. About 500 Bush Somalis had seized this point when I passed Wange, and driven off the Bajunia proprietors. The last station is Jaguani, nearly opposite Paza. The Jagua are a section of the Bajunia, who, with the Pingo, seceded from Siwy at Sayyid Majid's death, and among themselves speak a Somali dialect. Here Myee Saif, chief of the Bajunia, and his numerous relatives, procure slaves for their extensive plantations, but though still in want of more labour, they will never be



likely, probably never able, to pay prices that will remunerate dealers for the risks incurred in traversing the above route. Beyond this point the Slave Trade is entirely in the hands of Somalis, who are able to work it with little further outlay than that of procuring slaves.

Comparing the old form of slave trade by sea with that by the new land route, it is apparent that, as far as the latter has become regularly organized, it has many advantages both for the dealer and buyer, for whilst, on the one hand, the heavy expense and great difficulty of procuring vessels, with the danger of capture, is saved, without corresponding expenses being incurred; on the other, the supply is more regular and the prices considerably less than of late years; yet whilst the suppression of the slave trade by sea has required the efforts of a generation, and proved one of the most costly of national undertakings, I venture to think that the land traffic may be stamped out by much more simple means, and with a comparatively trifling expenditure of time and money.

6. There are two methods of putting an end to the newly-established land traffic on the East Coast of Africa, and I venture to think that could they be carried out simultaneously an impetus would be given to legitimate trade which would shortly open up this continent sufficiently to enable us to bring pressure upon the numerous tribes of the Nyassa, Wakua, and extensive districts around, whose constant petty wars and lawless raids provide the raw material for this infamous commerce in human beings.

The first of these methods is to imitate on land the repressive measures which have successfully stamped out the sea traffic on the West Coast, and between the ports in the dominions of the Sultan of Zanzibar and Arabia. In the scheme I have now the honour to submit an inexpensive and speedy action has been aimed at, feeling assured that a costly and tedious undertaking, such as the suppression of the Slave Trade by sea has proved, is as unnecessary as inexpedient.

Captain Elton has reported that the transport of slaves by the land route between Kilwa and Pangani is now an organized trade, having regularly established resting-places, night stations, and ferries, with fixed charges; and, after careful investigation, I have found this new method of conveying raw slaves to be equally well-organized as far as the south Somali country behind Lamoo, from whence to the ports of the Banadir and adjacent districts it is at present carried on with less regularity, time being required to bring about the necessary good understanding between the numerous wild tribes who occupy the intervening country.

To repress this traffic effectually it would be necessary to fix upon a harbour with safe anchorage for men-of-war during the whole year, and near to a point upon the land route which, from the nature of the surrounding country, is cramped, offering the least facilities for organizing fresh routes, in case of interruption. It would be highly desirable that both the port and country above should be healthy, and also that no warlike tribe, large enough to be dangerous, should occupy districts adjacent to the line of communication. The more southerly this harbour the better suited it would be for the purpose, because death and misery would be spared to the slaves in proportion to its nearness to their place of departure.

Were it deemed expedient to arrange that such a port should become a British Settlement it would be a great advantage, and were a commodious harbour selected it might become the much required naval station for these seas; if otherwise it would be necessary to come to an understanding with His Highness the Sultan for its being used as a temporary base from which the simple operations required could be carried out undisturbed.

An expedition consisting of 100 men from Her Majesty's ships with 50 native carriers\* and 10 baggage animals would suffice; they should be landed early in July, or as soon as the effects of the rains might be over.

At least two of those in charge of this force and the Superintendent of Commissariat should be well acquainted with Swaheli. If selected at once and ordered to repair to Zanzibar, any officers having a slight knowledge of the language might accomplish this.

Immediately preceding the occupation of the post, a notice in Swaheli and Arabic might be circulated, securing pardon and protection to all persons connected with the caravans who should peaceably surrender with their slaves, or proceed to the nearest large coast town without selling, ill treating, or neglecting those under their charge. The force should then be marched up and encamped within convenient distance of the watering place on the point of the land route chosen, and an Artesian well constructed.

Ordinary service tents would readily be rendered sun and rain-proof by the native carriers, who would also construct their own huts of trees and grass in the situation chosen for them. The camp would be protected by the customary fence of sticks and grass, or

\* Extra porters could always be temporarily engaged.



mtama stalks. Two light guns and a rocket tube would render the station safe from any combination that could be formed in East Africa to attack it.

Such a camp would be under favourable circumstances for provisioning, both as to simplicity of arrangements and cheapness and quality of food.

The sick could be removed to the sea without delay or difficulty.

A short occupation of such a post would cause all slave caravans to stop short; whilst well-organized patrols would readily prevent their turning the position, providing the country answered the description laid down above.

The caravans would now be thrown back upon the larger coast towns for subsistence; and two boats' crews, commanded by an experienced officer, being despatched to each place, could, if supported by the authority of the Sultan, take charge of the whole.

A man-of-war, able to detach sixty men, visiting Kilwa at this time, would find the whole organization in confusion; and, with the assistance of the Proclamation above alluded to, I have little doubt that most of the Sheheri and Northern Arabs engaged in this traffic might be induced to abandon altogether their present calling.

It would be necessary to keep up one or more posts on the land route for some time, especially if it were wished to bring pressure on the distant tribes from whence the great majority of raw slaves are derived; but the greater part of the Arabs above referred to would gladly accept service, and be especially useful for this purpose; for even the most hardened slave-drivers would perceive that whilst the dangers of their calling must continue to be great, the profits could never again repay the risks, and, after all, it is only the large profit that has tempted them to embrace the hardships of such a life.

It is necessary that I should point out a difficulty which might interfere with the success of any steps taken for suppressing the land traffic.

To the south of the dominions of Zanzibar is the extensive coast line under the Portuguese flag. Undoubtedly large shipments of slaves take place from this coast, particularly from the ports in the vicinity of Mozambique, and under the circumstances it is possible that slave-dealers might abandon the Kilwa district, and still find a profitable market to the south, and thus the land traffic along the coast be only diverted, instead of becoming stamped out. My instructions, however, do not require that I should enlarge on this subject.

The Lufiji, with a post on the left bank, would, as a position, be unequalled for the purposes of the scheme which has been submitted, but as Europeans must be employed, considerations of health are of paramount importance. The native opinion as to the unhealthiness of the whole of this district is, however, confirmed by Captain Elton, who reports it to be a hot-bed of fevers. Bagamoyo, Pangani, and Waseen are all proverbially unhealthy, and Dar-es-Salam, the only other place south of Mombasa that could be taken into consideration, is surrounded by far too open and well-watered districts.

Mombasa, however, appears peculiarly suited for the purpose, indeed the only drawback seems to be its distance up the line of the land route.

It possesses two fine harbours, with safe anchorage for ships of war during all seasons of the year, with the best landing on the coast. The south harbour is the most commodious, and at present stands utterly useless not having a house on its shores, or a dhow on its waters, except perhaps a small craft that may steal in occasionally to smuggle a few slaves. It is within a day's march of a district where the route is confined to a narrow tract of land, or at least where the difficulties of shifting the line further inland would prove almost unsurmountable, owing to the waterless and impenetrable wastes which bound it.

The port is decidedly healthy for Africa, and the adjacent country fairly so. The surrounding tribes all belong to the Wanyika group, the most peaceable and inoffensive people on the coast.

Were Mombasa under a strong Government most of the caravan routes from the interior, which now turn down to Bagomoyo and the small towns opposite Zanzibar, would shift to the new port, and in a short time ivory from Manyema, Ujiji, Unyamwezi, Ugogo, and even more northerly districts would be brought there, whilst the interior, which possesses many other valuable products, would quickly be really opened up, and European capital give useful employment to the thousands who now live by raids on peaceable villages for the purpose of lifting cattle and kidnapping women and children for the slave dealers.

In this paper I have confined myself to the new land route along the East Coast, but, though bearing no comparison to it in magnitude, there is another land route still unchecked, namely, the desultory inland slave traffic above referred to, depending upon petty internal wars and raids, and it may be here mentioned that whilst nothing but the opening up of the continent can put an end to this form of slavery, the only method by

which this opening up can be effected is the establishment of a strong Government at a few such points along the coast as above described.

The second method for putting an end to the newly-established land traffic is to counteract the present custom of slave-holding by substituting free labour of immigrants from India or China.

This scheme would work better as an adjunct to the first, and I only submit it because the subject must, sooner or later, be forced upon our consideration. As, through the action of Great Britain, slaves become scarcer, proprietors of plantations are compelled either to hire a portion of their labour, or relinquish part of the land they have been cultivating. In almost every instance of this kind that has come under my notice, they have been obliged to adopt the latter alternative, for the African is strangely averse to regular work, and that performed by natives, though it may satisfy their masters, whilst the purchase money of each slave is only equivalent to six months' wages of an ordinary freeman, would soon bring them to ruin if regular wages had to be paid for it.

The African is often a hard worker, capable of great endurance, and as a carrier, wood-cutter, fisherman, cowherd, or in other employments, which from their nature afford frequent change, he is unequalled in this climate.

I think, however, that it will be found very difficult to get work out of natives receiving full wages, that will make land cultivation profitable, and it is probable that more than one generation must pass before this effect of slavery on his character is eradicated.

Even, therefore, should no steps be taken to stop the land traffic, we must expect shortly to hear a cry for labour throughout the dominions of the Sultan of Zanzibar, and should that traffic be closed the want would become urgent.

Whether in the event of this source of labour being opened to him the Arab would be able to rouse himself sufficiently to avail of the opportunity I greatly doubt, but European energy would step in, and our British Indian subjects, who own so much of the land, are anxiously waiting for a chance of bringing it under proper cultivation.

There are, however, so many things to be considered before such a scheme could be seriously entertained that no details need be added to these few remarks. For the same reason I have not thought it desirable to submit any more comprehensive scheme for applying the first method of repression though more than one is feasible. All such plans, however, would entail long lines of communication which involve great costliness.

*Murder of Mr. Arthur Heale at Brava.*—Whilst at Lamoo it was reported that Sheikh Abobokur Yusuf, a Somali Chief living near Marka, had sent to that town saying he had caught the murderer of the Englishman at Brava, and that he would give him up only to the Consul or to a man-of-war.

As soon as possible I procured a dhow going to Brava and Marka. On arriving at Brava, on the 2nd November, I found that Her Majesty's ship "Rifleman" had anchored off the town, and only left the day before, after informing the Governor that I should shortly arrive in a dhow, and that she should return in a few days to pick me up. She left me written orders from Her Majesty's Consul-General to return in her to Zanzibar.

In accordance with my instructions, I proceeded the next morning to have a private interview with the Governor, Khamis bin Khalfan, to learn what steps he had taken to procure the apprehension of the murderer, and to impress upon him the necessity of using every endeavour to accomplish that object without delay.

The substance of his reply was, that he had done, and could do, nothing in the matter. He acknowledged that both himself and his soldiers were afraid alike of Bush and Town Somalis, although it was his duty to keep the former in order and govern the latter, as the Representative of His Highness the Sultan of Zanzibar.

I had carefully counted his soldiers, who numbered twenty-seven persons, twelve of whom were his slaves, temporarily enrolled after the murder, and possibly drawing full pay from the Sultan, though soldiers but in name; but it was long before he would acknowledge the accuracy of my calculation, and he then stated that he had written again and again to His Highness for reinforcements. The total number of his soldiers at the time of Mr. Heale's murder was fifteen, and the town is without walls or fort.

I was under the impression that this person had reported to the Sultan that he had sufficient force to keep the Somalis in check; and I believe Captain Brine, of Her Majesty's ship "Briton," has officially recorded that he was induced to leave Brava, when he visited it after the murder, by the Governor's assurance that he had 150 troops in garrison, and that instant measures should be taken for apprehending the murderer as soon as the Sultan's instructions, which were daily expected, were received. I asked for a copy of the letter lately received from Abobokur Yusuf, but he informed me he had sent it to the Sultan, and only remembered that the Chief wrote that he had the murderer



of the Englishman "sitting with him." He added: "We are unable to touch him, and I believe he only hopes that we shall send him money."

I could get no information from this man; and if, at my private interview, I was struck with his unfitness for his post, I was amazed at the utter want of self-respect he exhibited before his soldiers and the Somalis of the place. The latter insulted him openly, and ignored his presence at his own durbar; and it was not until I made them understand that I should require the boraza to be cleared both of Somalis and soldiers, unless he were treated with proper respect in my presence, that even the semblance of authority was accorded to him.

It is true, I believe, that he is merely an old Akida, or Lieutenant of His Highness' soldiers, and under the orders of Salim Yakoob, Governor of Marka; but, practically, he has as responsible and difficult a post as any of the Sultan's Governors, and that rank has been acknowledged in all communications that has passed between Her Majesty's Consulate-General and His Highness on the subject of Mr. Heale's murder; or if, in speaking of "the Governor," His Highness referred to Salim Yakoob, that officer is still more to blame for leaving Brava practically unguarded, and in charge of a person whom he must have known to be utterly incompetent, at such a critical time.

The following description of Brava as I found it, and as it was during Mr. Heale's residence there, will explain the situation of the place and its surroundings, and also afford a true insight into the position of European and British-Indian residents at this and other towns on the Banadir.

Brava is a town of about 4,500 inhabitants, nearly four-fifths of whom are Somalis and their domestic slaves, the remainder are principally 'Mbalazi—the original Swaheli-speaking inhabitants of the place—subdued by the Somalis. The Arab population is about fifty. Three or four Mohammedan Indians, British subjects, reside there during the shipping seasons, and one European has lived there for about six years. Banians (Hindoos) have tried in vain to settle. They have been universally insulted and threatened by the Somalis, who are bigoted Moslems.

There are five tribes of Somalis in the town. The principal, Dafrat and Beigal, numbers among them several well-to-do and even rich men. The principal of these, Sheygu-bin-Abdio, and Omar-Sheygu, are looked up to as Chiefs by their respective tribes. There are about fifty stone houses in the town, scattered here and there, but the majority of people live in huts with stick frames plastered with mud and cow-dung; and there being no fort, and only the remains of an old wall round the town, it is quite at the mercy of the predatory tribes which surround it at a distance of about twenty miles. These tribes have long levied black-mail upon the town, and increased their demands with the increasing prosperity of the people, and it was this which caused them to consent to an Arab garrison, which they hoped would rebuild their walls and erect a fort, without directly taxing the people.

But although the Sultan's troops and an Arab Governor have now been nominally ruling Brava for about three years, they have done nothing towards defending it, and the Governor has been compelled by the Bush Somalis to pay an annual tribute as formerly, which he has collected in the town, British subjects having been made to bear more than a fair proportion. The Somali Chiefs in the town still levied their irregular taxes, and they administered justice among their own people as before, and duties both on imports and exports having been generally levied by the Governor, trade has naturally fallen off; and each year, since the Arab occupation, produce has been diverted to other ports better protected, and Brava, which by its natural advantages should be the first port on coast, is fast going to ruin. The Governor, with his few troops, hated and despised by all parties, has kept up the semblance of Arab possession by taking advantage of the petty quarrels existing between the two principal tribes, siding first with one, then with the other, enduring public insults and the ignoring of his authority from both parties in turn, and recommending the British subjects who applied for protection to pay black-mail to them. Bush Somalis fully armed were daily admitted in any numbers, and murders and street fights were common.

These are merely a few details. No description can depict the state of the town as it appeared when landing from my dhow. I walked through it, followed by the Governor, and six ragged soldiers, surrounded by crowds of Town Somalis, and scowled at by those from the bush, who stood with their long spears at every turning. Had it not been for the recent visit of Her Majesty's ship "Rifleman," I might have received the usual insults from the mouths of the inhabitants, and been pelted with stones, as happened to the European now acting in place of the late Mr. Heale, and to the engineer of the "Deerhound," who landed a few days since to obtain fuel.

The former gentleman was glad to receive me in his abode, but before I was even



seated the room was filled by Somalis of all ages, who left no seat for the Governor, nor did his own soldiers, who had seated themselves, offer to rise for him. I soon obtained something like decent behaviour, and personally was treated with the utmost courtesy by everyone, but possibly this was owing principally to fear. Had I landed in a similar manner from a dhow without an armed escort at the time of Mr. Heale's murder I might have shared his fate, for no British officer would be justified in submitting to the insults habitually offered to Europeans at this place when a man-of-war was not expected, and of late years one rarely appeared, owing to the supposed difficulty of landing.

That Mr. Heale's life was safe with the townspeople there can be no doubt, but this was owing to an extreme timidity and weakness of character which, though combined with great kind-heartedness, has greatly injured the English name among these people.

The insults and extortions he suffered at the hands of the Somalis during his residence at Brava almost surpass belief. His house was always full of these people; they sat about and compelled him to stand when talking to them in his own sitting-room. The most insignificant would insult him merely for a whim; every day some would demand money, which he never refused; as soon as a consignment of provisions arrived for his private use the Chiefs and their friends would send requests which he always thought best to comply with, and he had to live like a native, whilst they enjoyed the tea, coffee, flour, soups, &c, which are so necessary to a European, and which were supplied by his employers in abundance. The ragged soldiery were nightly regaled with hot brandy and water mixed for them by their self-imposed host, he handing it round like a slave. He never complained, paying the Arab duties, presents to the Governor, the black mail levied by the Bush Somalis, and the taxes of those of the town, whilst the latter stored their goods in the godowns he rented for them, and ran as heavily as possible in his debt, never paying, and knowing that he would never dare to press for payment.

He was, in fact, a most valuable slave, far too rich a prize to throw away, and his life was therefore safe in their hands.

But the Bush Somalis, always armed with their formidable spears, love murder for the sake of shedding blood, and are as unthinking as children whilst savage as brutes. It is not necessary to look for any special reason for their having committed this unprovoked and cowardly murder on an unarmed man, the wonder is such an occurrence did not happen long before. On this afternoon he was walking in alone from a small garden of water melons he was having made half a mile from the town, and about eighty yards after entering the walls, which at this point are pretty well preserved, he was struck in the back by a spear. He immediately turned round, and, being unarmed, opened his umbrella in the faces of the two Bush Somalis, who ran off instantly. At this time most persons are sleeping, but his cries soon brought out the people, who saw that the two savages who were decamping belonged to the tribe of Ruhwaina, and possibly some in the town knew who they were. Had the Governor possessed the smallest presence of mind he would have dispatched his soldiers after the culprits and called upon the chief people of the town to follow, as the fugitives could be seen for some miles. As a fact, he did nothing except afterwards prohibiting any person of this tribe from entering the town, which order, however, has not been rigidly enforced.

Mr. Heale lingered for ten days; during the two latter of which he was delirious. From the description of the native doctor, whom I carefully questioned, it would appear that the liver was slightly wounded. This person affirmed that had the injured man left himself in his hands he would probably have recovered; but that he insisted on taking large doses of white mercury—probably calomel—which had the effect of keeping up the inflammation. I mention this because it is likely to be brought forward, officially, in the event of an indemnity being demanded.

Finding I could obtain no information from the Governor, and that he was unwilling or unable to help me even to ascertain the exact spot at which the murder took place, I allowed the chief Somalis to escort me there, and also to the grave which is just outside the south end of the town, and in good repair. I also inspected every portion of the town itself, and had lengthened conversations with persons of every tribe and class, by which means I was able to verify the statements of Mr. Wollfhardt, the European gentleman above alluded to, and the Somali Chiefs, from whom I obtained much of my information.

The above, whilst giving full details respecting the murder of Mr. Heale has practically been a report of the unsatisfactory position of Europeans and Indians residing at Brava; and it may be taken as nearly descriptive of the other ports on the Banadir, except that at Kismayu and Marka the towns are safer, owing to their possessing forts,

whilst the surrounding country is perhaps less so, owing to the nearer proximity of Bush Somalis.

I have now the honour fully to report upon the tribes and their Chiefs, who at this moment either detain or shelter the murderer, and venture to submit a plan for securing this man, and possibly his accomplice, or effectually punishing his tribe, feeling assured that if this crime be overlooked, other British subjects are likely to be murdered, and the whole of the coast peopled by Somalis, to become even more unsafe than at present, and our prestige greatly suffer, and this just at the time when Marka is beginning to be almost a colony of British-Indian merchants, so much so that even Hindoos talk of bringing their wives and families there. Whereas, if not considered undesirable, a blow may now be struck, and without special preparation or expense, sufficiently severe to inspire a wholesome respect for Great Britain for many years to come, during which time the fine trade which should exist between the interior and the towns of the Banadir will become established, and the savage habits of these people be gradually changed.

The murderer of Mr. Heale belongs to the Somali tribe of Ruhwaina. The Chief of this and the other tribes behind Brava, Marka, and Mogdisho is Ahmed Yusuf, who resides at Galhed, one day's march or less from the latter town. Two days further inland is Dafert, a large town governed by Aweka Haji, his brother. These are the principal towns of the Ruhwaina.

At four, five, and six hours respectively from Marka lie the towns of Gulveen, Bulo, Marerta, and Addormo, governed by Abobokur Yusuf, another brother, who, though nominally under the orders of the first-named Chief, levies black-mail on his own account, and negotiates with the Governors of Marka and Brava direct. He resides with about 2,000 soldiers, principally slaves, at Bulo Marerta; the towns of Gulveen, which he often visits, and Addormo being occupied by Somalis growing produce, cattle, &c., and doing a large trade with Marka.

This Abobokur Yusuf was accustomed to send messengers to Brava for tribute, and he drew from thence about 2,000 dollars per annum. But he also occasionally wrote direct to the late Mr. Heale for money, and on one occasion, if not more frequently, obtained large sums from him.

About three weeks before my arrival he sent to Mr. Wollfhardt, the gentleman now acting in place of the late Mr. Heale at Brava, and after the customary statements as to his great power and friendship for the white man, the Somali messenger hinted that his master was prepared to give up Mr. Heale's murderer on receipt of a money present, adding that the man was in safe keeping. Mr. Wollfarhdt, declined to send money, but he wrote offering to pay 100 dollars on the murderer being handed over. The next day the Governor sent him Abobokur Yusuf's letters above referred to, and he informs me he read the words "sits with me" as applying to the murderer, but beyond this cannot speak positively as to the contents of this letter.

These are the very words used by the Governor in referring to the letter at my private interview with him, but I regret that no copy of it was preserved. Some of the leading Somalis and one of the soldiers informed me that they had conversed with the messenger, who stated that his Chief would not deliver the murderer to any but a British man-of-war or Consul.

Although the principal towns of the Ruhwaina lie behind Mogdisho, yet many of these people are living in the district immediately governed by Abobokur Yusuf, and as he has acknowledged to have the Ruhwaina who committed the murder under his charge, he may well be held responsible for delivering him over for punishment.

Unless threatened by us I do not anticipate that this delivery will take place, and under any circumstances we cannot be sure that the actual culprit will be given up, as it would be so easy to substitute any one of the same tribe who might be obnoxious to the Chief. I have, however, taken steps to get at the name of the person referred to by Abobokur Yusuf, and trust this will be done before he hears that we have been making inquiries.

The three towns under the rule of Abobokur Yusuf are situated also on a river, *en cheval*, and they are about three hours' march apart. They are said to be surrounded by the ordinary stick fence, and from what I have heard and seen of the Somalis, I should say they are utterly unable to face either a field piece or a rocket.

Between this and March next there would be ample time for His Highness the Sultan to procure redress from the Somali chiefs, if he has sufficient influence to do so, and if in the meantime he would send a competent Governor to Brava with instructions to rebuild the walls and construct a fort, he would render that town safe from the Bush Somalis, and at the same time possibly inspire them with some respect for his power.

Bearing in mind the natural cunning of the Somali, it cannot be expected that Sheikh



Abobokur Yusuf will meet any demands we may make otherwise than by lies, excuses, and probably reference to other tribes which will be out of reach. He is also likely to use every endeavour to throw the blame on the Arab Government; but by holding him responsible for not at once delivering the murderer over when he wrote that he was in a position to do, and insisting on either the man or a heavy indemnity being instantly given, the question can be confined to the Chief who is most to blame, and who can be practically reached without an expensive expedition, whilst at the same time his punishment will be equally beneficial and its effects as enduring as those that might be gained by a long and costly march into the interior.

#### 8. Military strength of His Highness the Sultan on the coast north of Zanzibar.

Name of Places.	Governor.	No. of Troops.	Date of Visit.
Mombasa .. .. .	Saif bin Suliman (Acting), Governor of Malindi	40	1874. 4th October.
" .. .. .	In the fort under the Jemadar .. .. .	180	
Takaungu and Kilife .. .. .	Sheikh Rashid, Chief of the Mazrin .. .. .	10	
Malindi .. .. .	Salim bin Khalfar (Acting), Uncle of Governor now acting at Mombasa	30	6th October.
Mambrui .. .. .	Suliman bin Hamed .. .. .	10	
Ozi and Kipini .. .. .	Sayid bin Ali .. .. .	5	
Lamo .. .. .	Sayid bin Soud bin Hamed .. .. .	40	9th October.
Patte and Siwy .. .. .	Sayid bin Hilal bin Hamed .. .. .	80	14th October.
Paza .. .. .	Mzee Saif, Chief of the Bajunia .. .. .	10	13th October.
Tula Island and district .. .. .	Chief Mohamed Skakua .. .. .	..	28th October.
Kismayu and Mouths of Juba River .. .. .	Hamed bin Hamed .. .. .	80	31st October.
Brava .. .. .	Khamis bin Khalfan .. .. .	27	2nd November.
Marka .. .. .	Salim Yakooob .. .. .	150	
Mogdisho .. .. .	Mohamed bin Sultan .. .. .	180	
Washeikh .. .. .	.. .. .	..	
Total troops. .. .. .	.. .. .	842	

#### NOTES.

*Mombasa*.—After Hamed bin Suliman's return from Mombasa, the late disturbances were said to be at an end and peace restored, but I found that Mohamed bin Abdulla (the late Governor, who, with his brother, had set the Sultan's authority at defiance) declined to give up the fort, and remained there with about 200 Sheheri Arab soldiers, nominally as Jemadar, but in reality holding the fort and commanding the town. He never leaves the fort without a strong escort, carrying lighted matchlocks, and it is the general opinion on the coast that the Sultan only awaits an opportunity to arrest him. In the meantime His Highness has placed the Governor of Malindi as Acting Governor at Mombasa. He lives in a private house near the fort, and is said to be quietly gaining over the Jemadar's forces, as owing to his inability to obtain money their pay is getting into arrears. This may either end in his coming to terms with the Arab Government, or openly defying its authority, by levying taxes on the district and possibly sending out small predatory expeditions to seize supplies.

I observed that personally he is much liked and trusted by his mercenaries. Fortunately for the Sultan the late rebel Mbaruk of Gasi has declared on the side of the Arab Government, but on offering his services he was told not to interfere, and it is therefore possible, though not probable, that the two malcontents may some day agree to make common cause. Such an event would be very serious if His Highness had to settle the matter unaided.

*Malindi*.—The uncle of the present Acting Governor of Mombasa is now Acting Governor here. He has always been looked up to for advice and support by his nephew. His special duty was to keep up friendly relations with the Gallas. Greater numbers of these savages are now sojourning in the town than were present last year, but they did not look so defiant, and as the subsidy paid by the Governor to keep them quiet remains at 450 dollars per annum, I conclude that the Masai have commenced the long-threatened occupation of their country, and that the remnants of the tribes already driven off are finding their way to the coast, but this is only conjecture, for, though I questioned some of the Gallas whose faces I remembered, I could obtain no information from them.

Last year there were about seventy soldiers at Malindi, but I believe those now with the Governor at Mombasa have been detached with him.



*Lamoo*.—There can be no doubt that there exists great disaffection to the Arab Government here, but the Governor is personally popular, and all parties are anxious about the Somalis, who could readily combine and plunder the town, and no doubt would do so if they could only live at peace among themselves. Several soldiers have been stabbed of late while passing through the narrow lanes alone, and the few culprits who have been detected in these acts have been people of Lamoo.

*Kismayu*.—About 1,000 Somalis belonging to the Kurballa and other particularly savage tribes, all going about fully armed, occupy this town; but the fort is good, and commands the place, as its guns enfilade the principal street, and no Somali can face a cannon,—even the harmless weapon that it becomes when served by Arab soldiers is quite sufficient instantly to demoralize these usually fierce and treacherous people.

The Governor has temporarily occupied a small mud fort at the mouth of the Juba River, 10 miles to the north. He says there is here a safe harbour for the largest dhows, and he has written to the Sultan for permission to establish himself there in force.

*Mogdisho*.—This place has only recently surrendered to the Arab troops, and that solely in consequence of the dissensions between the distinct tribes occupying the two quarters which compose it. Although so well garrisoned, the Arab hold is very precarious; there being no fort, and desertions taking place daily among the soldiers, owing to their pay being in arrears.

*Washeikh*.—This place is claimed by the Sultan, but he is in no way recognized either by the Chief or people.

9. *The Bajunia tribe and Kiunga, the scene of the Murder of Lieutenant McCausland, R.N.*—The Bajunia tribe inhabits the coast and the numerous islands from Manda Bay, north of Lamo, to Tula, south of Kismayu. All the Bajunia acknowledge the chieftainship of Mzee Saif al Istamboul, and he is clever enough to avail himself fully of their loyalty, whilst at the same time keeping in with the Arab Government so far as to hold the nominal title of Governor of Paza, thus giving the Sultan the right to include the extensive Bajunia coast within his territory. No Bajunia ever speaks of his chief except as “our Sultan” or “great master;” even in casual conversation they did not attempt to hide their annoyance at my speaking of Sayyid Burghash as their Sultan, and more than once they hinted, with some irritation of manner, that their chief had the whole district under his foot, and that the ruler of Zanzibar, whom they simply called Burghash bin Sa'id, was only known to them as a relative of the Governor of Lamoo.

Mzee Saif claims direct descent from the head Sheikh of the tribe of al Istamboul, which settled at Mombasa about three hundred years ago. Some of that family still remain in the Mombasa district, and their general appearance bears out the natural conclusion that they were originally of Turkish origin. The Bajunia, however, as a tribe, have no claim to any such special distinction, for during several generations they have gradually mixed with Somali and Pumao families, and now all but the chief and a few of his relations resemble the former in appearance, whilst all speak the Swahili equally with the Somali language, and in customs and character approach nearly to the Somali race. Among other convincing proofs of this affinity to the Somali is their universal repugnance to the flesh of fish and fowl, and their innate treachery and love of lying.

I found the inhabitants of Paza, or Rasini, as the natives usually call it, the least pleasant to deal with of any people I have come into contact with. Although Mzee Saif, the chief, gave me up his dark and dirty house, or rather stronghold, I could not obtain a moment's privacy by day or night, and there was an utter want of good manners among these self-invited visitors even in those points in which all but the lowest savages show some consideration for their guests. These people are also the least cleanly of all the Bajunia. Mzee Saif is a near relative of Jahidi bin Sherifu, chief of Kiunga, and also of Bwana Heri, the murderer of Lieutenant MacCausland.

Kiunga, the scene of this murder, lies 44 miles to the north of Lamo; the modern town is situated on the mainland, commencing 100 yards from the shore, and straggling back into the adjacent woods. Before it was destroyed last year by the boats of Her Majesty's ships “Briton” and “Daphne” it was a compact walled town, but the walls have not been rebuilt. There are now about 100 inhabitants, who, in appearance, more resemble the people of Paza than other Bajunia.

The channel between the mainland and the island of Kiunga is about  $1\frac{1}{2}$  miles broad, opening to north and south, but except at flood tides is not easy of access except to small dhows. The island is about half a mile long, and the ruins of the old town of Kiunga stand on the shore of a shallow inlet, exactly opposite the new town. No writing or inscription of any kind exists among these ruins.

The grave of the murdered officer, constructed by order of Mzee Saif, stands on a mound in the centre of the ruins. It is an unusually large white chunan Arab tomb,

built round the wooden cross erected by his boat's crew, and at the northern end is a white pillar about 12 feet high, which is quite a landmark coming into the harbour from the north. The grave is in perfect order.

The island is uninhabited, and is too rocky for other animals than goats to live upon. It is called in the charts Simambaya, but is unknown by that name by the natives. There is, however, an island of this name, and of a similar shape, about 12 miles to the south.

I found that Jahidi, the Chief of Kiunga, who was suspected of having plotted the murder, was absent at a plantation beyond Shakani. I sent for him, and the next morning waited for his arrival off Shakani. The Chief of that town came off to my dhow, and stated that Jahidi was ill with fever, and as time did not permit me to land, I was compelled to rest content with this excuse.

Shakani is a town of three or four hundred inhabitants, lying very low, on the shore, about three miles north of Kiunga. Like the latter, its principal trade is in cowries, but many of the relatives of the Chiefs were engaged in slave-trading until lately. Mbarahaji and Mahathi, relatives of the murderer, and head men of the town, came to see me, accompanied by Mohamed Saif (brother of the Chief of Paza). Both were fine old men. They asked to be allowed to give up their houses to myself and servants, and were in every way more respectful in their manner than I ever before found a Bajunia to be, doubtless owing to the exemplary punishment with which we visited those connected with the late outrage. On informing them of the impossibility of my accepting their invitation, they begged, in the most abject manner, that peace might be restored between the boats of Her Majesty's ships and their towns. In reply, I informed them they need fear no further punishment so long as they behaved properly to white men and Indians visiting them, but that they must expect for some time to come officers would always land well armed and attended, and it must depend on their conduct how soon perfect confidence is restored. I endeavoured to show them that what we wanted was courtesy and honesty, not servility, and that all intercourse must be for their profit. I added, that I did not doubt the punishment they had received would be a sufficient warning to them, though, should it prove otherwise, we were prepared to show our power, and a more severe vengeance would follow any future act of treachery.

I took the opportunity to inform them that the murderer of the English officer, their relative Bwana Heri, was dead, and that I had seen him lying dead in the common prison at Zanzibar just before I left. I noticed that this news caused strong emotion in all present, but Mohamed Saif got so excited for a moment as to be hardly able to control himself, and I heard him whisper to Mahathi to go instantly and tell Jahidi. Before leaving he asked me privately, and with marked anxiety, whether Mzee Saif knew that the man was dead. On leaving they begged my acceptance of two fine sheep and a bullock, which they had sent for; I accepted the former, as they came off before the anchor was weighed.

I have reason to believe that this visit will be productive of good, and that my remarks, not having passed through an interpreter, will be certainly repeated and talked over among the people. Without laying any great stress on a mere opinion, I must conclude this Report by stating that I have little doubt the murder of Lieutenant M'Causland was the result of a matured plan on the part of the Bajunia Chiefs and those of their people who had sustained losses by our action in the suppression of the Slave Trade. Whilst believing that Jahidi of Kiunga was the person chosen to carry out this conspiracy, I cannot but think that some of the superior Chiefs were equally guilty; and among other reasons for this suspicion, I may mention that during my stay at Tula, when mixing freely with the Somalis, I was told that Jahidi, Mohamed Shakua, and some of the Mzee Saif's family, had been partners in two slave ventures which had gone wrong in consequence of our cruisers; and when at Kismayu I met Mohamed Shakua, who himself complained to me that he had lost all his money through the seizure of two vessels which, however, he declared were not engaged in slave traffic. Taking this in conjunction with the evident emotion of more than one of the suspected parties when they learned that the only person who would be likely to confess the whole truth respecting this murder was out of the way, together with casual expressions let fall by the parties concerned, which by themselves might have passed unheeded, I have come to the conclusion that the murdered officer was a victim to the cause of Slave Trade suppression, in which he had done his duty only too well to escape the animosity of slave-dealers.

---



## No. 3.

*Vice-Consul Elton to the Earl of Derby.—(Received January 11, 1875.)*

My Lord,

Zanzibar, December 14, 1874.

I HAVE the honour to report, for your Lordship's information, that Captain Prideaux, partly with the view of recruiting his health, which has suffered from nearly a year's residence at Zanzibar, and partly with the object of making full enquiries into the manner in which manumitted slaves are protected and supported in the Seychelles, and reporting on the advisability or otherwise of allotting negroes to those islands, availed himself of an invitation from Captain Gray, commanding Her Majesty's ship "Nassau," to visit them.

Captain Prideaux sailed from this island on November 24, and placed me during his absence in charge of the Political Agency and Consulate-General, with directions to act as Judge in the Vice-Admiralty Court should any captures be made by Her Majesty's cruizers.

Her Majesty's ship "Nassau" is expected to return from her voyage by the 1st January, 1875.

I have, &c.

(Signed) FREDERIC ELTON.

## No. 4.

*Vice-Consul Elton to the Earl of Derby.—(Received January 11, 1875.)*

My Lord,

Zanzibar, December 15, 1874.

I HAVE the honour to forward, for your Lordship's information, two Vice-Admiralty cases, Nos. 13 and 14 of 1874, in the Zanzibar Court.

These cases were adjudged upon by me agreeably to my instructions received from Captain Prideaux previous to his departure for Seychelles, and which I have conveyed to your Lordship in my letter of yesterday's date.

At the conclusion of the evidence in Case No. 13 I have ventured to annex some remarks on the position of the dhow before the Court, to which I have nothing further to add; but, as regards Case No. 14, I would beg to point out that the line of defence adopted by the Nakhoda, in direct opposition to the statement on oath of Lieutenant Black, Mr. Austin, and Mark Blandon, could not be entertained.

Case No. 13 is the type of a growing abuse, and the necessity of constant surveillance over our subjects and protected subjects on the East African Coast is evidenced by the laches of Kakoo Premji and Muttrandass, both of whom are men who I have met and who are capable of thoroughly understanding the risks run by sailing vessels without papers or colours and under irresponsible captains.

I have, &c.

(Signed) F. ELTON.

Inclosure 1 in No. 4.

Case No. 13 of 1874.

In the Vice-Admiralty Court at Zanzibar.—December 12, 1874.

Her Majesty's ship "Rifleman" v. Native Dhow (name unknown).

*Minutes of Proceedings.*

THE Court assembled at half-past 2 P.M. Commander Stratford Tuke, Her Majesty's ship "Rifleman," on behalf of the captors.

Munshagani (Munye Msanga), Nakhoda of the captured dhow, for the defence.

Captain Tuke puts in his affidavit, to the truth of which he is duly sworn, and which is attached to the proceedings.

Farj-Allah is examined, and his deposition is attached to the proceedings.

Soodi is examined, and his deposition is attached to the proceedings.



Almasi is examined, and his deposition is attached to the proceedings.  
 Suleiman, a passenger, is examined, and his deposition is attached to the proceedings.  
 Munshagani, the Nakhoda, is examined, and his deposition is attached to the proceedings.

Saad Allah is examined, and his deposition is attached to the proceedings.

Humari is examined, and his deposition is attached to the proceedings.

The dhow being satisfactorily proved to be the property of Kakoo, the Collector of Customs at the Island of Cholé, a British-protected subject, and unprovided with either papers or colours, with both of which she should have been furnished, her name also not appearing in the list of registered vessels in Her Britannic Majesty's Consulate-General at Zanzibar in the entries for the last three years, and her Captain having engaged slaves, the property of other people, not being sailors, but cultivators, and not receiving wages on board, the before-mentioned Kakoo, moreover, having previously undertaken, to the knowledge of the Court, to report to Her Britannic Majesty's Consulate-General at Zanzibar any and all infringements of laws and regulations regarding shipping and slaves on the part of British and British-protected subjects, which might at any time come under his (Kakoo's) observation, and being now wilfully in fault himself with respect to the "Kamanani," a Decree of Condemnation is therefore awarded.

(Signed) FREDERIC ELTON,  
*Acting as Judge in the Vice-Admiralty Court, Zanzibar.*

*1st Evidence.*—Farj Allah states, after being duly warned: I am a Makua, and Semakweli, the cousin of the Nakhoda, is my master. I was taken by Maviti, and then brought up the coast with slaves, and sold to the Nakhoda's cousin about five years ago. I never went to sea. I worked on a shamba. I did not want to go. I was made to go by my master. The Nakhoda is not my master. I do not know whether I was to be brought back or to be sold. I got no pay from any one. Four slaves were like me in the dhow: Soodi, Almasi, and Mtumwa, and one more. Almasi was to be sold. Soodi had been on a dhow, I think. The one whose name I do not know was for sale. Men ran on shore by themselves, three. They were passengers. Mtumwa was sent on shore with a passenger to buy mohogo for food. We came from Msanga Mkun, near Mkindani. I had been twelve days on board in all.

(Signed) F. ELTON.

*2nd Evidence.*—Soodi, after being duly warned, states: I am a Makua, slave of Suleiman bin Munyi el Falim, Msanga Mkun. I was ordered on the dhow by my master. I worked on a shamba before. I got no wages from anybody. I was not a sailor before. We went to Mkindani and Lindy, then Kiswara. I know who owns the dhow, Kakoo of Cholé, the Custom Master, whose son, Muttrandass, lives at Mkindani.

[*Note.*—Consulate Register produced. Kakoo is registered at Cholé and Muttrandass at Mkindani, and are both known to the Court.]

Muttrandass shipped rice, sim-sim, and other things. There were seven sailors. I am one, Farj Allah and Hamari, Saad Allah and Almasi, all slaves of other people and with no wages. Rupimi and Muyamguisa got wages. I do not know whether they are slaves. I do not know if we were for sale. I know nothing. I was ordered on board. I heard we were going to Kilwa, then Cholé. My master had no relations with the Nakhoda before. I saw ten bags of sim-sim of Muttrandass'; two bags of the dhow's property; four bags of rice of the passengers', who were four men; one desk, and there were empty bags.

(Signed) F. ELTON.

*3rd Evidence.*—Almasi states, after being duly warned: I am a slave from Nyassa. Nwenji Maowa is my master, of Sangani, near Mkindani. I was never a sailor before. I was sent on board. I got no wages. I did not wish to go. There were four passengers.

(Signed) F. ELTON.

*4th Evidence.*—Suleiman states, after being duly warned: I am a free man and live at Mkindani. I was a passenger. I was the only passenger on board, and shipped twelve bags of simsim and four of rice. My wife lives at Zanzibar, on a shamba. I only knew

the Captain on board, and nothing of the men. It is the dhow of Kakoo of Cholé, who I knew. I was going to Cholé, then to Zanzibar. Those are my papers, old documents.

(Signed) F. ELTON.

*5th Evidence.*—Mashagani, after being duly warned, states: I am Nakhoda of the dhow. It is called the “Kamanani,” and owned by Kakoo Premji, of Cholé, not by his son Muttrandass. He is Collector of Customs. Two years ago she ran on a reef at Kivimko, and lost her papers there, I believe. I got her off the reef after eleven months, and was made captain of her. I had been sailing three months in her. I live at Msanga Mkun. I never saw a flag or her papers. I received letters from Kakoo, and I had letters for him, but the three passengers ran away with them when the English boarded the dhow, and said, “You are lost.” I am wrong to ship slaves of other people in the dhow of Banyan, I suppose. The cargo was Suleiman’s.

(Signed) F. ELTON.

*6th Evidence.*—Saad Allah states, after being duly warned: I am slave of Bakhin, of Mkindani. My master received 3 dollars from the Nakhoda, and then sent me on board. I received nothing. I was not a sailor; worked on a shamba,

(Signed) F. ELTON.

*7th Evidence.*—Hamari states, after being duly warned: I am slave of Bakhin. I was shipped with Saad Allah by my master’s orders. I got no pay. I was a shamba slave.

(Signed) F. ELTON.

*Statements.*—Muyanguisa and Rupimi both state before the Court, they are free men, sailors, and receiving wages as sailors from the Nakhoda.

(Signed) F. ELTON.

The Court then re-called Suleiman, who corrected his former statement, and said, three passengers did run on shore. He did not know whether they owned cargo. He did not know what was in the ship.

(Signed) F. ELTON.

The Court is unable to find any record of the registry of the “Kamanani.”

The position of the dhow is, that owned by Kakoo Premji, of Cholé—a Banyan, of Kutch, in the employ of the Custom-house farmers—she is sailed without papers or colours. Mattrandass, of Mkindani, ships cargo on board her, and allows her to proceed on her coasting voyage without apparently noticing this fact, although to the Court’s personal knowledge, aware of the risk run.

The Nakhoda adopts an economical method of obtaining a crew. He ships two free men, who are sailors, and pays them, then completes his number of hands with five raw slaves, who have been previously employed in tilling the ground on plantations, and are sent on board by their masters, against their inclination. These five men receive no wages, are not seamen by trade, and are ignorant of their ultimate lot. They do not know whether they are to be brought back to their masters or to be sold. The inference may be drawn that the Nakhoda purposed selling them on commission at some port further north, where slaves command high prices; the temptation to do so would be great, but the fact, at any rate, remains, that a Nakhoda in the service of a protected British subject, shipped on board a dhow without colours or papers, the property of a British protected subject, five slaves, labourers on plantations, contrary to their own inclination, to work as sailors, without receiving pay or remuneration, but subject to the terms of some private contract, made only with the masters of such slaves.

(Signed) F. ELTON,  
Acting as Judge in the Vice-Admiralty Court, Zanzibar.



*Affidavit.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen, against a Dhow or native vessel, name and nation not known; the Master, Mustagani-bin-Tanga; and the Owner, whose name is unknown; her tackle, apparel, furniture, and cargo; and also five male slaves. Signed by Stratford Tuke, Esq., a Commander in Her Britannic Majesty's Navy.

Appeared personally, Stratford Tuke, Esq., Commander, commanding Her Majesty's ship the "Rifleman;" and made oath, that on the 7th day of December, 1874, he was steaming out of Kiswara Bay, in Her Majesty's ship "Rifleman," to cruize for the suppression of the Slave Trade on the East Coast of Africa, when he observed a dhow or native vessel on a reef on the north side of Kiswara Bay, showing no colours.

The circumstances of the capture were as follows:—

The whaler was lowered, and was sent in charge of Mr. Herbert Kingsmill Lukin Phillips, Sub-Lieutenant, R.N., to board and search the said dhow or native vessel; and he found she had no papers or colours, but had one slave boy on board, who he brought to the ship, as also the Nakoda or Master.

The slave boy stated (through the Interpreter), that he was a slave, and that he did not know what he was in the dhow or native vessel for; and that there were four other slaves embarked with him near Mikindini.

I then sent a boat to detain the dhow or native vessel, as being engaged in the Slave Trade.

At high tide I caused the said dhow or native vessel to be floated off the reef, and brought alongside the "Rifleman."

Two of the slaves were brought to the ship in the dhow or native vessel, as also two of the crew, and one man, who stated that he was a passenger.

The slaves declared that they were slaves, and wished to be freed.

At my requisition two more slaves who were in the dhow were recovered in the evening by the Chief or Sheik of Kiswara; and I received them on board; these also declared they were slaves, and were in the dhow or native vessel against their will.

This made, Master or Nakoda, one; passenger (said to be), one; crew, two; and slaves, five.

Three or more other persons, either crew, passengers, or slaves, deserted the dhow or native vessel before her being boarded.

(Signed) STRATFORD TUKE.

On the 12th day of December, 1874, the said Stratford Tuke, Esq., was duly sworn before me to the truth of the above statement.

(Signed) F. ELTON,

*Acting Judge in the Vice-Admiralty Court, Zanzibar.*

---

*Certificate of Destruction of the Dhow or Native Vessel.*

I, the undersigned Stratford Tuke, holding the rank of Commander in Her Britannic Majesty's navy, and commanding Her Majesty's ship "Rifleman," do hereby certify that on the 10th day of December, 1874, I directed a survey to be held on the dhow or native vessel detained by me on the 7th day of December, 1874, on the ground that she was engaged in the Slave Trade; and that, the surveying officers having reported to me that she is leaky and unseaworthy, as from the report of survey hereto annexed will more fully appear, the said dhow or native vessel has been destroyed by my orders.

Signed this 10th day of December, 1874.

(Signed) STRATFORD TUKE, *Commander.*

---

*Report of Survey.*

In pursuance of an order from Commander Stratford Tuke, we, whose names are hereunto subscribed, have held a careful and strict survey on the dhow or native vessel, name and nation not known, detained on the 7th day of December, 1874, on the ground that she was engaged in the Slave Trade, and report as follows:—



That, with towing from Kiswara Bay to Keelwa Kivinja, she has become leaky and unseaworthy, and we therefore recommend her to be destroyed.

Signed this 10th day of December, 1874.

(Signed) W. E. BLACK, *Senior Lieutenant.*  
EDWIN HILLIARD, *Navigating Lieutenant.*

*Certificate as to Moneys and Valuables found on board.*

I, Stratford Tuke, holding the rank of Commander in Her Britannic Majesty's navy, being in command of Her Majesty's ship "Rifleman," do hereby certify that the following is a correct account of all monies and valuables found on board the dhow, name and nation not known, detained by me on the 7th day of December, 1874, in Kiswara Bay, on the ground that she was engaged in the Slave Trade, viz.:—

Nil.

Dated on board the "Rifleman" this 7th day of December, 1874.

(Signed) STRATFORD TUKE, *Commander.*

*Certificate as to the State of the Vessel or Dhow at the time of Detention.*

I, the undersigned Stratford Tuke, holding the rank of Commander in Her Britannic Majesty's navy, being in command of Her Majesty's ship "Rifleman," do hereby certify that, in exercise of the authority vested in me, I did, on the 7th day of December, 1874, being in Kiswara Bay, detain the dhow or vessel, name and nation not known, name of the master being Mashagani-bin-Tanga, the name of the owner not known, on the ground that she was engaged in the Slave Trade.

And I further certify that she had on board at the time a crew of two persons, one Master or Nahoda, and one person calling himself a passenger, and five male slaves.

And I further certify that the dhow or vessel is in a seaworthy condition.

Dated on board the "Rifleman" this 7th day of December, 1874.

(Signed) STRATFORD TUKE, *Commander.*

*Certificate as to Papers found on board the Dhow or Vessel detained.*

I, the undersigned Stratford Tuke, holding the rank of Commander in Her Britannic Majesty's navy, being in command of Her Majesty's ship "Rifleman," do hereby certify that, in the exercise of authority invested in me, I did, on the 7th day of December, 1874, being in Kiswara Bay, detain the dhow or native vessel, name and nation not known, the name of the master being Mushagani bin-Tanga, the name of owner not known, on the ground that she was employed in the Slave Trade.

And I further certify that Annex B hereto contains a correct list of the papers found concealed, together with a statement of the places in which, and the circumstances under which, they were so found.

Dated on board the "Rifleman" this 7th December, 1874.

(Signed) STRATFORD TUKE, *Commander.*

(B.)—One torn letter. Thirty slips of paper or notes.

These papers were found in the bedding of a person calling himself a passenger on everything being searched.

The master stated there were no papers, so everything was searched in consequence.

Dated 7th December, 1874.

(Signed) STRATFORD TUKE, *Commander.*

*Inventory of the Stores, Furniture, and Cargo of the Dhow or Native Vessel detained.*

I, Stratford Tuke, holding the rank of Commander in Her Britannic Majesty's navy, detained, on the 7th day of December, 1874, in Kiswara Bay, on the ground that she

was engaged in the Slave Trade, by Her Majesty's ship "Rifleman" (commanded by me, Stratford Tuke), do hereby certify that the following is a correct inventory of the stores, furniture, and cargo of the said dhow or native vessel, viz. :—

Seventeen bags of rice or seed, and  
About 5 cwt. of firewood.

Dated on board the "Rifleman" this 7th day of December, 1874.

(Signed) STRATFORD TUKE, *Commander.*

*Decree.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel, name or nation not known, the master, Mashagani-bin-Tanga, and the owner, whose name is unknown, her tackle, apparel, furniture, and cargo, and also five male slaves, seized by Stratford Tuke, Esquire, a Commander in Her Britannic Majesty's navy, and of Her Majesty's ship "Rifleman," before Frederic Elton, Esquire, acting as Judge in the Vice-Admiralty Court at Zanzibar, on the 12th day of December, 1874.

APPEARED personally the said Stratford Tuke, Esquire, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel, name unknown, and having no papers or colours, whereof Mushagani (bin Tanga) was master, of the description and dimensions specified in the annexed certificate of admeasurement, was seized off Kiswara Bay, in the dominions of His Highness the Sultan of Zanzibar, on the 7th day of December, 1874, by the officer above-named, containing five slaves. I, the said Judge, having heard the evidence produced on both sides, and having found sufficient proof that the said dhow or native vessel was at the time of her seizure the property of a British protected subject, and unprovided with papers, pass, or colours, and moreover that the Captain had shipped as part of the crew five male slaves against their will, and who received no wages in consideration of their work, and had no knowledge of their ultimate fate, such being in contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the said dhow or native vessel, her tackle, apparel, and furniture, and the said five male slaves, and the cargo on board, to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly.

And I concur in the destruction of the said dhow, certificate of which destruction is annexed, and do further order the said cargo to be publicly sold in separate parts.

In witness whereof I have signed this present Decree, and have caused my seal of office to be affixed thereto this 12th day of December, 1874.

(Signed) FREDERIC ELTON,  
*Acting as Judge in the Vice-Admiralty Court at Zanzibar.*

Inclosure 2 in No. 4.

Case No. 14 of 1874.

In the Vice-Admiralty Court at Zanzibar.—December 12.

Her Majesty's ship "Rifleman" v. Native Dhow (name unknown).

*Minutes of Proceedings.*

THE Court assembled at half-past 4 P.M.

Commander Stratford Tuke, Her Majesty's ship "Rifleman," on behalf of the captors.

Humjadi (Amadi bin Juma), Nakhoda of the captured dhow, for the defence.

Mr. Charles Austin puts in his affidavit, to the truth of which he is duly sworn, and which is attached to the proceedings.

Isa is examined, and his deposition is attached to the proceedings.

Humjadi is examined, and his deposition attached to the proceedings.

Mark Bandon is examined on oath, and his deposition is attached to the proceedings.

Lieutenant William Edward Black is examined on oath, and his deposition is attached to the proceedings.

It being proved to the Court that the dhow or native vessel was engaged in conveying slaves;

A decree of condemnation is thereupon awarded.

(Signed)      FREDERIC ELTON,  
*Acting as Judge in the Vice-Admiralty Court, Zanzibar,*

---

*1st Evidence.*—Isa, after being duly warned, states: I am an Mguido, slave of the Hassani of Mgongo, on the mainland, near the island of Kilwa (Kisivani). I was ordered on the dhow, and not told whether I was to come back or not. It was the dhow of Barak. I did not work on board during the passage. Slaves are sent in this way, by ones and twos, plenty of them. They go on afterwards to Kilwa Kivinja to be sold. I thought I was to be sold; no reason was said for my going, and I was not wanted on the dhow. There were passengers and other people. Some were slaves, but I do not know if they were for sale.

(Signed)      F. ELTON.

---

*2nd Evidence.*—Hummadi, the nakhoda, after being duly warned, states: I am free, and am the nakhoda of the dhow; the owner is Barak Mahommed, of Zanzibar. Gholam, of Kilwa Kivinja, was a passenger, and others were passengers; and at Sinyakati, one hour from Kilwa Kisivani, the English boats came, and they seized this slave, Isa, in a canoe, and put him in my dhow to seize it. I never saw him until then. Some passengers left in boats when the English boats came. It was fear. I know nothing more.

(Signed)      F. ELTON.

---

*3rd Evidence.*—Mark Blandon, leading seaman and coxswain, examined on oath, states: As we rowed up to board the dhow, a canoe pushed off with people from the dhow, and they landed and dispersed in the bushes as we came up. This boy we took, with some passengers, and when the nakhoda was asked who he was, he said his father was in the dhow; but the man pointed out as the father disclaimed the boy. The boy came from the dhow, and there were other slaves I saw land. There were no papers or flag.

(Signed)      F. ELTON.

---

*4th Evidence.*—Lieutenant William Edward Black, Royal Navy, examined on oath, states: I corroborate Mr. Austin's statement. I ordered the dhow to be taken, and was near enough to see the people who were landed, and who, I believe, were some of them slaves, running about confusedly. The boy Isa came from the dhow, and the other passengers refused to claim him when the nakhoda asked them to do so. I am under the impression those on shore were slaves we saw in the bushes.

(Signed)      F. ELTON.

---

The dhow appearing to the Court, from the evidence, to have been engaged in conveying slaves, one of whom was the Mguido, Isa, a decree of condemnation is thereupon awarded.

(Signed)      FREDERIC ELTON,  
*Acting as Judge in the Vice-Admiralty Court, Zanzibar.*

---



*Affidavit.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel, name and nation not known, the master, Amadi bin Juma, and the owner, whose name is not known; her tackle, apparel, and furniture, and also against one male slave. Signed by Charles Austin, a boatswain of the second class in Her Britannic Majesty's navy.

Appeared personally Mr. Charles Austin, boatswain of the second class of Her Majesty's ship "Rifleman," and made oath that on the 8th day of December, 1874, that he was on detached duty from Her Majesty's ship "Rifleman," to cruize for the suppression of the slave trade on the east coast of Africa, in charge of the whaler, and in company with the cutter in command of Lieutenant William Edward Black, under whose orders he was cruising, during which cruize he detained on the evening of the 8th day of December, 1874, a dhow or native vessel as being engaged in the slave trade, in the river Kizimafogo.

The circumstances of the seizure were as follows: while in the Kizimafogo river, he observed a dhow or native vessel showing no colours, and chased her. On the master of the dhow or native vessel observing that he was pursued ran his vessel into a creek, and ran her on shore.

On nearing her he saw a canoe with several persons on board, and he stopped and searched the said canoe, and found several passengers and one slave on board. On nearing the dhow or native vessel he observed about fifteen or sixteen women and children hurriedly disembark, and running hither and thither, apparently not knowing where to conceal themselves, or where to go; these he had no hesitation to say were undoubtedly slaves for sale.

Lieutenant William Edward Black, who was in charge of the boats, then arrived on the scene in the cutter, and would not allow him to land to recover the slaves on shore, as it was getting dark.

The slave previously referred to as having left the dhow or native vessel in a canoe, declared that he was a slave (through the interpreter), and that he did not know what he was in the dhow or native vessel for, and that he wished to be freed.

Lieutenant William Edward Black then detained the said dhow or native vessel, as being engaged in the slave trade. She had on board one nakhoda, two crew, ten passengers, and one slave.

The dhow or native vessel, also the canoe, the nakhoda, crew, and passengers were all brought to the "Rifleman" on the following day, viz., the 9th day of December, 1874; and examined by Stratford Tuke, Esquire, commander, in command of Her Majesty's ship "Rifleman."

After the investigation the passengers were allowed to take the canoe and all their private property, and land at Kilwa, as also the crew. The nakhoda and slave were detained on board.

The dhow or native vessel was surveyed and found unseaworthy, and was destroyed, the same having been deemed a legal prize, and forfeited to Her Majesty the Queen.

There were no papers produced, nor could he discover any papers whatever on board.

(Signed) CHARLES AUSTIN.

On the 12th day of December, 1874, the said Charles Austin was duly sworn before me, to the truth of the above statement.

(Signed) F. ELTON,  
Judge in the Vice-Admiralty Court, Zanzibar.

---

*Certificate as to the Destruction of the Dhow or Native Vessel.*

I, the Undersigned, Stratford Tuke, holding the rank of Commander in Her Britannic Majesty's Navy, and commanding Her Majesty's ship "Rifleman," do hereby certify that on the 9th day of December, 1874, I directed a survey to be held on the dhow, or native vessel, name and nation not known, detained by the boats of this ship on the 8th day of December, 1874, on the ground that she was engaged in the Slave Trade,

and that the surveying officers having reported to me that she is leaky and unseaworthy, as from the Report of Survey, hereto annexed, will more fully appear, the said vessel or dhow has been destroyed by my orders.

Signed this 9th day of December, 1874.

(Signed)

STRATFORD TUKE, *Commander.*

*Report of Survey.*

In pursuance of an order from Commander Stratford Tuke, we, whose names are hereunto subscribed, have held a careful and strict survey on board the dhow, or native vessel, name and nation not known, detained on the 8th day of December, 1874, on the ground that she was engaged in the Slave Trade, and report as follows:—

That she is old, rotten, leaky, and unseaworthy.

We, therefore, recommend her to be destroyed.

Signed this 9th day of December, 1874.

(Signed)

W. E. BLACK, *Senior Lieutenant.*

EDWIN HILLIARD, *Navigating Lieutenant.*

*Certificate as to the State of the Vessel at the time of Detention.*

I, the undermentioned William Edward Black, holding the rank of Lieutenant in Her Britannic Majesty's navy, being detached in and in command of the boats of Her Majesty's ship "Rifleman," do hereby certify that, in exercise of the authority vested in me, I did, on the 8th day of December, 1874, being in the River Kizimafogo, detain the dhow or vessel (name and nation not known), on the ground that she was engaged in the Slave Trade.

And I further certify that she had on board at the time 1 nakhoda, 2 crew, 10 passengers, and 1 slave.

And I further certify that the dhow or native vessel is in a leaky condition and unseaworthy.

Signed this 9th day of November, 1874.

(Signed)

W. E. BLACK, *Lieutenant.*

Approved by me, this 12th day of December, 1874.

(Signed)

STRATFORD TUKE, *Commander.*

*Decree.*

*In the Vice-Admiralty Court at Zanzibar.*

Our Sovereign Lady the Queen against a dhow or native vessel, name or nation not known, the master, Amadi bin Juma, and the owner whose name is unknown, her tackle, apparel, and furniture, and also against one male slave seized by Charles Austin, a boatswain of the second class in Her Britannic Majesty's navy. Before Frederic Elton Esq., acting as Judge in the Vice-Admiralty Court at Zanzibar, on the 12th day of December, 1874.

APPEARED personally the said Charles Austin, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel, name unknown, and flying no colours, whereof Hummadi (Amadi bin Juma) was master, of the description and dimensions specified in the annexed certificate of admeasurement, was seized off Kizimafogo River, near the Island of Kilwa (Kisiwani) in the dominions of His Highness the Sultan of Zanzibar, on the 8th day of December, 1874, by Charles Austin above-mentioned, containing one male slave. I the said Judge having heard the evidence produced on both sides, and having found sufficient proof that the said dhow or native vessel was at the time of her seizure conveying a slave against his will, in contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the said dhow or native vessel, her tackle, apparel, and furniture, and the said male slave to have been lawfully seized and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly.

And I approve the destruction of the dhow, certificate of which destruction is annexed.



In witness whereof I have signed this present Decree, and I have caused my seal of office to be affixed thereto, this 12th day of December, 1874.

(Signed) **FREDERIC ELTON,**  
*Acting as Judge in the Vice-Admiralty Court, Zanzibar.*

No. 5.

*Vice-Consul Elton to the Earl of Derby—(Received January 11, 1875.)*

(Extract.)

*Zanzibar, December 15, 1874.*

I HAVE the honour to inclose you copy in translation of a letter addressed by me to His Highness the Sultan of Zanzibar, together with copy in translation of reply received thereto, relative to a desire expressed by Captain Sullivan, R.N., commanding Her Majesty's ship "London," who was anxious to establish workshops and a forge on the Island of Bawy, opposite the town of Zanzibar.

Captain Sullivan had frequently expressed a wish that the Sultan would allow him to use the island both for working purposes and as a place on which to give his men a run ashore.

I mooted the subject to the Sultan, who with the greatest cordiality promised me verbally that the island should be placed at the disposition of the "London," and His Highness now ratifies his verbal promise by the inclosed reply, in translation, to my letter of November 10.

The interests of the few fishermen living on the island are secured, and it is now used as a place of recreation for the men, who it would be unwise to grant leave to, in any numbers, on Zanzibar.

I trust your Lordship will appreciate His Highness' goodwill in the matter, and that my action may be approved.

Inclosure 1 in No. 5.

*Vice-Consul Elton to the Sultan of Zanzibar.*

After compliments,

*Zanzibar, December 10, 1874.*

I HAVE to inform your Highness that in conversations with Captain Sullivan, who commands Her Majesty's ship "London," he has told me that there are difficulties in doing the engineer's work on board his vessel; fires and forges are necessary, and also more space.

If then your Highness sanctioned a workshop and forge being built on the island of Bawy for repairs of boats and ships. I feel assured that Her Majesty's Government would regard such sanction as a proof of that amicable feeling and confidence which I trust may long exist between Great Britain and your House.

Any assistance that your Highness may require for repairs of machinery or vessels, Captain Sullivan desires me to say will always willingly be given.

I have, &c.

(Signed) **FREDERIC ELTON.**

Inclosure 2 in No. 5.

*Vice-Consul Elton to Captain Sullivan, R.N.*

Sir,

*Zanzibar, December 12, 1874.*

I HAVE the honour to forward you the copy of a letter received by me this day from his Highness Seyed Burgash.

I have very great pleasure at the same time in drawing your attention to the good will and readiness with which the Sultan at once acceded verbally to your wish to build on the Island of Bawy.

The verbal permission is now quite ratified by the letter of to-day, and you can consider yourself at liberty to commence any work you may wish upon Bawy. I need hardly suggest, however, that it will be perhaps politic to avoid interfering with the existing interests of the small Colony of native fishermen located on the island.

I have, &c.

(Signed) **FREDERIC ELTON.**



## Inclosure 3 in No. 5.

*His Highness Seyed Burgash to Vice-Consul Elton.*

After compliments,

2nd El Keedah, 1291 (12th December, 1874).

Your letter dated the 3rd Showal has reached, and your friend has understood what you mentioned—the desire of Captain Sullivan to build on Bawy for the repairing of ships and boats.

There is no objection; there is no division of property or ground between us; and tell Captain Sullivan that anything else, besides this, he needs we shall be pleased to do it.

This is from your friend.

(Signed) BURGASH BIN SAYYID.

## No. 6.

*Mr. Bourke to Captain Prideaux.*

Sir, Foreign Office, January 13, 1875.

WITH reference to your despatch of the 14th November last, I am directed by the Earl of Derby to instruct you to state to Père Horner that his request for pecuniary aid in support of the freed slaves who are confided to the care of the mission under his superintendence at Bagamoys, is under the consideration of Her Majesty's Government.

I am, &c.

(Signed) ROBERT BOURKE.

## No. 7.

*Mr. Bourke to Captain Prideaux.*

Sir, Foreign Office, January 16, 1875.

WITH reference to your despatch of the 19th September last, reporting that you had considered it politic to return to the Sultan of Zanzibar a dhow taken by Her Majesty's ship "Rifleman," and condemned (Case No. 9) as a slaver in the Court at Zanzibar, I am directed by the Earl of Derby to state to you that, while fully appreciating the difficulty of the position in which you found yourself placed on that occasion, his Lordship is of opinion that it would have been better, as in any ordinary case, to have carried out the Decree by destroying the dhow.

I am, &c.

(Signed) ROBERT BOURKE.

## No. 8.

*Dr. Kirk to the Earl of Derby.—(Received January 20.)*

My Lord, London, January 19, 1875.

THE Report from Admiral Cumming, addressed to the Secretary to the Admiralty on the 5th December, 1874, relative to the measures formerly proposed by that officer for stopping the traffic of slaves by land on the East Coast of Africa, has been submitted to me for observations by your Lordship's direction, and I now have the honour to return inclosed the originals.

With reference to Admiral Cumming's letter, I observe with much satisfaction that, in the opinion of that high authority, the Treaty of 1873 has proved most efficient in stopping the sea transport of slaves, and that the Admiral concurs with me in ascribing this success in a great measure to the loyal conduct of the Sultan in acting up to the agreement when it had been forced upon him.

In the latter part of the second paragraph of this report, Admiral Cumming observes that the Slave Trade, now in abeyance, only requires the smallest loop-hole by which either our vigilance of the coast or the law may be evaded to revive in full force once

more, and that the traffickers in slaves, if given breathing time, will concoct plans for carrying on their trade.

The whole tendency of the third paragraph of the Admiral Cumming's letter goes to show that the Slave Traffic by sea, being for the time at least at an end, slaves are now moved by land for the supply of the coast settlements on the African continent. As to the statement said to have been made by certain slave traders that the land route is attended by less loss of life and less expense than the sea passages, which are now closed, I must say I am myself little disposed to attach great importance to it, in the face of the potent fact that all the chief slave-dealers are now bankrupt, and the trade passed into the hands of a much lower class, while it is admitted that the foreign traffic is at an end.

Notwithstanding the opinions expressed in the fourth paragraph at variance with my own, I see no grounds as yet to question the force of my former observation, which in effect was that along the coast there is no one strategic point which we can occupy in force (short always of administering under British authority part of the coast), that will cut off the land passage of slaves to the north; and supposing, for example, that by means of a party of armed men we were to hold the head of the creek at Daras Salam, which, if I remember rightly, was the place indicated, how could this affect the transport of slaves from Ujiji, and parts in the interior north of it? but from which, as Dr. Livingstone has shown, an unlimited supply of slaves may be obtained. None of these slaves had reached Zanzibar at the time I left. I have no doubt they are now to be found, and this is an instance of one way, even granting that we could shut off the Kilwa slave route, in which the traffic would at once again break out.

I fully believe that had we, in 1821, held Mombasa and Pemba when they were placed under our Protectorate and temporarily administered by an officer of Her Majesty's ship "Leven," we should not now have such a thing as Slave Trade on the Zanzibar coast; and if Admiral Cumming wishes to indicate such a step as the acquisition of a coast settlement, I fully agree with him in thinking that not only the Slave Trade, but slavery, might be eradicated, but I cannot think that spasmodic attempts made by armed parties to check the land slave transport would be accompanied with any good result.

There is confessedly, as Admiral Cumming shows, not a particle of proof that the Slave Trade by land is used to supply slaves to be shipped by sea. It may be that in this we are mistaken, but if we find that these slaves are shipped or intended for shipment, we have a remedy at hand in that part of the Treaty of 1873, wherein the Sultan engages to take effectual measures throughout his dominions (that is, on shore, for his dominions are not on the sea) to prevent and abolish the traffic.

Beyond securing that slaves shall not be sold in public, we have not hitherto interfered with slavery on shore, and while there is no proof that the land route is used as a means to carry on the sea traffic, we have no ground to go on under existing Treaties in forcible interference, as suggested.

In the 5th paragraph, I think Admiral Cumming has somewhat misunderstood my meaning. I have here no copy of my report, but if I remember right there was no expression that pointed to any definite time to be allowed for the Arabs to work off their slaves now on the way down to the coast. I do not feel satisfied that the land route is nearly so great a success as has been represented. The dealers who found it pay so well, bought their slaves for next to nothing just after the Treaty was signed. They could well afford to pay highly and lose many on the way, especially as prices rose in the north.

As to the remark that the coast will have to be carefully guarded by ships and boats at great trouble and expense for some time, I fully concur with Admiral Cumming, and if Her Majesty's Government are willing to initiate a new policy, and administer a coast settlement at such a spot as Mombasa, I fully believe our squadron would hardly be required after a very few years.

But if so, let this be confessed as a new policy, for if we once adopt the plan proposed, and send out armed parties on land, it is one that we must inevitably drift into; but very often we have raised much ill-feeling, and many difficult international questions of sufficient importance possibly to call for the protest of other nations with whom the Sultan holds the same relations as he does with us.

With reference to the last part of the Admiral's letter, I can only say that I shall always be ready to carry out any policy that may be indicated to me, and that, if the land traffic is seriously being carried on so as to prostrate our philanthropic endeavours, nothing will give me greater pleasure than in again being the means, in your Lordship's hands, of carrying out your Lordship's orders, so as to attain the object in view.



I shall take the earliest occasion on my return to Zanzibar of thoroughly investigating the question of the land route myself, and reporting thereon, offering any suggestions that the facts suggest.

I have, &c.  
(Signed) JOHN KIRK.

## No. 9.

*Mr. Bourke to Captain Prideaux.*

Sir, *Foreign Office, January 21, 1875.*  
I AM directed by the Earl of Derby to state to you that he approves of your having left Captain Elton in charge of the Consulate-General at Zanzibar during your absence at the Seychelles, as reported in Captain Elton's despatch of the 14th ultimo.

I am, &c.  
(Signed) ROBERT BOURKE.

## No. 10.

*The Earl of Derby to Dr. Kirk.*

Sir, *Foreign Office, February 2, 1875.*  
WITH reference to the questions which have arisen in regard to the interpretation of the Treaty of June 5, 1873, with the Sultan of Zanzibar for the suppression of the Slave Trade on the East Coast of Africa, I have to acquaint you, now that you are about to return to your post at Zanzibar, that, until otherwise instructed, it is the wish of Her Majesty's Government that you should continue the same line of policy hitherto adopted by you both in regard to your communications with the Sultan on Slave Trade matters, and in dealing also with vessels captured by Her Majesty's cruisers for being engaged in Slave Traffic.

I am, &c.  
(Signed) DERBY.

## No. 11.

*The Earl of Derby to Captain Prideaux.*

Sir, *Foreign Office, February 4, 1875.*  
WITH reference to Captain Elton's despatch of the 15th ultimo, I have to instruct you to thank His Highness the Sultan of Zanzibar, on behalf of Her Majesty's Government, for the kind and prompt manner in which His Highness acceded to the request of Captain Sullivan, of Her Majesty's ship "London," for permission to use the Island of Bawy for a recreation ground for sailors, and for the erection of forges and workshops thereupon. I have at the same time to state to you that the Lords of the Admiralty have informed me that they are anxious that the special expression of their thanks should also be conveyed to the Sultan for the use of the island in question, and you will accordingly take care to comply with their Lordships' wishes in this respect.

I am, &c.  
(Signed) DERBY.

## No. 12.

*Vice-Consul Elton to the Earl of Derby.—(Received February 10, 1875.)*

My Lord, *Zanzibar, December 21, 1874.*  
I HAVE the honour to acknowledge your Lordship's despatch of 6th November last, and duly note that, "when there is a difference of opinion between the Sultan of Zanzibar and Her Majesty's Representative in regard to the punishment to be inflicted on the perpetrators of outrages resulting in the deaths of British subjects, the matter is to be referred home before the extreme penalty of death is insisted upon."

"When it is decided that the punishment is to be imprisonment for life," your



Lordship's further commands will be carried out, "that the offender should always be handed over to the British authorities, in order that he may undergo his sentence in a British possession."

I have, &c.  
(Signed) FREDERIC ELTON.

## No. 13.

*Vice-Consul Elton to the Earl of Derby.—(Received February 10, 1875.)*

My Lord,

Zanzibar, December 22, 1874.

I HAVE the honour to report that, on the 16th December, a large caravan arrived from the interior at Bagamoyo, conveying considerable quantities of ivory, but, at the same time, bringing unfavourable intelligence of the position occupied by traders and settlers resident in the districts bordering the highway from the coast to lake Tanganyika.

On the 17th it was currently reported in Zanzibar that the Sultan would no longer afford any assistance whatever to Arab colonists in Unyanyembé, and disclaimed all authority over that country.

I am now able to forward to your Lordship a translation (copy) of an Arabic letter, signed by all the principal Arab settlers and merchants in Unyanyembé, addressed to Hashil bin Suabin, an influential Arab resident in Zanzibar, for the purpose of being laid before his Highness. In reply to this the Sultan has again refused to interfere at all with the interior districts, and, as a consequence, it is anticipated that the ivory trade may be seriously affected.

This caravan has brought no intelligence of Lieutenant Cameron's movements, or as far as I have been able to learn, any other news of interest.

I have, &c.  
(Signed) FREDERIC ELTON.

## Inclosure in No. 13.

*Arabic Letter from Unyamyembé, praying for Assistance from the Sultan to Settlers there.*

(Translation.)

From all the Arabs who are dwelling in Unyamwezi and others (Swahili, &c.) to Hashil bin Sualim.

After compliments,

23rd. Ramathan, 1291.

WE inform you that we have received a letter from our master Seyyid Burghash bin Said, written to all the people of Unyamwezi, saying that the Unyamwezi belongs to us, and that we belong to it, and that he (Seyyid Burghash) has nothing to do with the country.

Be it known to you, oh our Sheikh, that Unyamwezi and its inhabitants are our master's, Seyyid Burghash bin Said's property, not the property of others; and we who are settled in it are his subjects, and we can only settle there with his authority and name. Why does he now throw it (the country) upon us, for the subject cannot rise without his King?

And we beg our Master not to leave off the lately given assistance, and to send us guns and ammunition and munitions, that we may be able to stand before the enemy.\* There is great danger for all Arabs, if we should be left alone, that all (enemies) will be one with Mirambo, and the Arabs must remove altogether.

Please, our Sheikh, tell our master Burghash bin Said not to leave us, as we have no power to stand before the enemy but through him, and we wish him to give another decision, and not let us be destroyed, together with our properties, for then we can never again make a stand.

And if our enemy heard of this there will be great danger to us, and there are no roads open for our goods to go and come. We have written all to you.

We expect a reply from you as quick as possible. Our cause is nearly spoiled.

\* "Zarah." Omani word, signifying tools--implements of any trade, i.e., munitions of war, guns, ammunition, &c., are implied by the term.

## No. 14.

*Vice-Consul Elton to the Earl of Derby.—(Received February 10, 1875.)*

My Lord,

Zanzibar, December 24, 1874.

IN continuation of my letter of the 22nd instant, I have to inform your Lordship that His Highness the Sultan has confirmed to Hashil bin Sualim his intention of rendering no further aid to the Arab settlers in Uyanyembé, and, furthermore, has ordered Ameer bin Sultan, the Governor appointed by him in Unyanyembé, to return to Zanzibar with all soldiers under his orders, and abstain from interfering with disturbances in the interior.

The Sultan, whilst stating that Ameer bin Sultan possessed his confidence, declared his inability to do more than had been done, and his fixed determination to leave the Arab colonists to fight their own battles.

I have, &amp;c.

(Signed)

FREDERIC ELTON.

## No. 15.

*Captain Prideaux to the Earl of Derby.—(Received February 10.)*

My Lord,

Zanzibar, January 1, 1875.

I HAVE the honour to inclose, for transmission to the Lords Commissioners of Her Majesty's Treasury, a list of all cases that have been adjudged in the Vice-Admiralty Court here during the half year ending 31st December, 1874.

I have, &amp;c.

(Signed)

W. F. PRIDEAUX.

## Inclosure in No. 15.

LIST of Cases adjudged in the Vice-Admiralty Court, Zanzibar, during the Half-Year ending 31st December, 1874.

Office No.	Date of Seizure.	Property Seized.	Date of Sentence.	Decretal Part of Sentence: Forfeiture or Restitution.	Whether Property Condemned has been Sold or Converted; and whether any Part remains Unsold, and in whose hands Proceeds remain.	Fee Claimed.
	1874		1874			£ s. d.
6	July 23	Dhow and 11 slaves ..	July 27	Forfeiture ..	Slaves freed; dhow broken into pieces and sold by public auction for 10 <i>l.</i> 1 <i>l.</i> 9 <i>d.</i> , and remitted in full on 11th November, 1874, through Her Majesty's Principal Secretary of State for Foreign Affairs, to Secretary to Her Majesty's Treasury	7 5 6
7	July 16	Dhow with 92 slaves ..	July 28	Ditto ..	Slaves freed; dhow sank during passage to Zanzibar	9 13 6
8	Aug. 11	Dhow with 222 slaves.	Sept. 10	Ditto ..	Slaves freed; dhow destroyed by captors; no proceeds	5 5 0
9	Sept. 14	Dhow with 21 slaves..	Sept. 17	Ditto ..	Slaves freed; dhow returned to the Sultan	8 18 0
10	Sept. 11	Dhow with 12 slaves..	Sept. 19	Ditto ..	Slaves freed; dhow destroyed by captors; no proceeds	5 9 0
11	Sept. 12	Dhow with 36 slaves..	Oct. 7	Ditto ..	Slaves freed; dhow destroyed by captors; no proceeds	6 8 0
12	Oct. 29	Dhow with 7 slaves ..	Oct. 31	Ditto ..	Slaves freed; dhow sold by private contract, and proceeds, 31 <i>l.</i> 1 <i>l.</i> 7 <i>d.</i> , remitted in full to Secretary of Her Majesty's Treasury, on 10th November, 1874	8 7 0
13	Dec. 7	Dhow with 5 slaves ..	Dec. 12	Ditto ..	Slaves freed; dhow destroyed by captors; no proceeds; cargo sold for 1 <i>l.</i> 17 <i>s.</i> 7 <i>d.</i> , remitted in full to Secretary to Her Majesty's Treasury, 1st January, 1875	7 11 0
14	Dec. 8	Dhow ..	Dec. 12	Ditto ..	Slaves freed; dhow destroyed by captors; no proceeds	5 6 6
Total ..						64 3 6

(Signed)

W. F. PRIDEAUX,

*Her Majesty's Officiating Political Agent and  
Consul-General, Zanzibar.*

*British Agency, Consulate-General, Zanzibar,  
January 1, 1875.*



*Captain Prideaux to the Earl of Derby. — (Received February 10.)*

My Lord,

Zanzibar, January 2, 1875.

I HAVE the honour to report my return from the Seychelles on the 31st ultimo.

One of my objects in visiting those islands was to collect such information as might enable me to form a judgment upon the question of the training and education of the African children who form a large majority of the slaves captured by Her Majesty's cruisers, and who are landed at Mahé, as being the most convenient port in these seas for their reception.

I was aware that for some years past prejudices had existed in the minds of many persons, to the effect that the Seychelles were unsuited for this purpose; that the liberated Africans were allotted in a hap-hazard kind of way; that no provision whatever was made for their proper maintenance and support, and that, for the most part, they fell into immoral courses, and threw disgrace, rather than credit, upon our efforts for their rescue from slavery. The greater part of these doubts were, I think, set at rest by the correspondence which accompanied my despatch of the 19th October last; but the question of the education of the children was still an open one, and I thought that a personal conference with the Chief Civil Commissioner might tend to satisfactory arrangements being made in that direction.

On arrival I was fortunate in finding that the Venerable Archdeacon Hobbs had been deputed by the Bishop of Mauritius, who had been promised limited support from the Church Missionary Society in any efforts he might make for the benefit of the rescued slaves, to visit Seychelles for the purpose of initiating a plan for the instruction and training of the African children. Mr. Hobbs informed me that though it was, of course, impossible to induce proprietors, who had had liberated slaves assigned to them, to part with them for the purpose of placing them at school, he had, nevertheless, been able to collect five or six children by way of preparation for the reception of larger numbers, when any of Her Majesty's cruisers arrived with seizures in future. This small nucleus had been placed in temporary charge of one of the Government employés and his wife, who, the Archdeacon had reason to expect, would carefully discharge the duties they had undertaken with regard to the children. Mr. Hobbs further thought it probable that a missionary would be specially sent for the purpose of training the children, should it appear to the Committee of the Church Missionary Society that he would find facilities for duly carrying on the work; and provided, of course, that the number of children in need of instruction would be sufficient to warrant the step being taken.

On this latter point, the Acting Chief Civil Commissioner engaged that, on any future occasion when cruisers arrived with seizures, the children would be allotted to the Church Missionary Society, and the adults alone assigned for labour on the plantations. The Society would naturally expect, in return, some small subsidy, the details of which must be left to future arrangement; but the Government of Mauritius would scarcely refuse, I think, to aid a project which must conduce so materially to the prosperity of the Dependency. The children might also contribute in some degree to their own support, by being allowed to work on neighbouring estates during the spare hours of the day.

It is obvious to a casual observer that labour is the only thing required to bring these islands to a high pitch of prosperity. The climate is adapted to the growth of nearly every tropical product, and the surface soil, though not deep, being chiefly composed of granite detritus and vegetable mould, is exceedingly rich. The staple production of these islands is the cocoanut, but the cultivation of spices might be made to yield a larger return, and vanilla is now being grown with much success. Such operations as clove-picking, however, necessitate a larger number of hands than the planters have at their disposal; and as they are not in a position to employ Indian coolie labour, it is only on the importation of Africans that they can rely for the development of the resources of the islands. The ten or fifteen years preceding the abolition of slavery, during which a large amount of cotton was grown, which is said to have equalled the finest description of Sea Island, is stated to have been the period of greatest prosperity in the Dependency. The population, which, I am informed on good authority, amounts to about 13,000, is on the increase; while the revenue, which now averages 11,000*l.* per annum, nearly balances the expenditure, the excess being slightly in favour of the former.

With regard to the general position of the negroes. I was glad to find that they appeared happy and contented. The climate suits them, and sickness is almost unknown amongst them. Their huts are larger and more comfortable than those at Zanzibar, and each man has a little yard, in which he rears poultry and cultivates a few



vegetables, and not, unfrequently, flowers, a circumstance unknown in their native country.

The staple diet is salt fish and rice, and occasionally manioc. The Africans very rapidly acquire the creole language, and take a pride in assuming European costume as soon as their means permit them to do so. Altogether, it is impossible not to feel that they have risen several degrees higher in the scale of civilization than those who have been left within the range of Eastern influence.

The result of my visit to the Seychelles has been to confirm me in the opinion I expressed to your Lordship in my letter of the 19th October. It seems to me that nothing more can be required to insure the welfare of the liberated negro children than a training, undertaken under the auspices of such a body as the Church Missionary Society, with the additional guarantee of careful Government supervision exercised by a responsible officer, the Protector of Immigrants.

It is with confidence, therefore, that I repeat my conviction, that it would be most conducive to the future advantage of the captured slaves if the commanders of Her Majesty's cruisers were explicitly directed to convey all seizures either to Mahé or Natal, whichever port might be most convenient, and only to bring slaves to Zanzibar in cases where fewness of numbers would not justify an absence from the station, or when the capture might be disputed under our Treaty with the Sultan.

I am aware that if this plan were fully carried out, and if the vast majority of captured slaves were allotted to our Colonies, it would militate against the views on the question of the disposal of these Africans, which were expressed by Sir Bartle Frere in his Report to your Lordship dated May 7, 1873. But I would observe that Sir Bartle Frere confined himself entirely to the subject of forming free negro Settlements under missionary and Consular supervision, and naturally overlooked the question of Government allotment, which has since been so successfully tried at Natal, and which, I believe, will prove equally successful at Seychelles. Had this experiment taken place before the Report of the Special Envoy was written, his views might have been different. But, as they stand, they have naturally much weight in England, and they have already borne fruit in the recent action of the Church Missionary Society. I think it my duty, therefore, to lay before your Lordship my reasons for thinking that the formation of free Settlements on the coast of Africa, or in the Island of Zanzibar, so long as there is an alternative course available, is not only very questionable in policy, but even cruel to the unfortunate beings whose future we hold at our entire disposal. My remarks, of course, only refer to the existing conditions of affairs, and do not take into consideration any hypothetical anticipations for the future for which there is no groundwork in the present.

I think, to begin with, that it is highly inexpedient that Africans, after having been reduced to slavery and liberated through means of the British cruisers, should ever be allowed to return to their native country. No persons, who have had much to do with released slaves, can be ignorant of the absolute horror with which the Africans themselves regard such a prospect. On this point I may be permitted to quote an anecdote, narrated by Bishop Ryan in his work on Mauritius and Madagascar. A school in the former island, which had been established for the education of manumitted Africans, had made such progress, especially in handicraft work, that the Bishop was astonished to find on a subsequent visit that the pupils had, in the interim, unanimately declined to receive any further benefit from their instructors. On inquiry, it was ascertained that the children had been informed that the chief result of their proficiency would be that they would be able to instruct their fellow countrymen on their return to Africa. On hearing this they at once refused to work any more; for, said they, "Why should we learn and labour, when the only reward of our industry will be that we shall be sent to our people, who will either kill us or sell us again into slavery."

Now, although the principles on which the proposed free settlements are to be conducted have never been very clearly specified, I have reason to believe that one of the chief objects in view is to attain the end which was looked on with such terror by the children of the Mauritius School. The object is a good one, no doubt; but it must be remembered that it can only be carried out at the risk of life and liberty to those whom we have already rescued from death and slavery. The question is, are we justified in allowing this risk? The British nation, by its Slave Trade policy, has constituted itself the guardian of the liberated African, and, in order to be true to that trust, it should provide for his actual indisputable welfare, and not use him as an instrument for any ulterior purpose, however philanthropic it may be. I think, therefore, that before any free settlement is allowed to be established with a missionary object in view, the most serious consideration of the subject is required.

On the other hand, if the settlement were founded with no such object as that indicated above, it would not materially differ from any large estate, worked solely for commercial purposes. Although no actual free settlement of the nature contemplated by Sir Bartle Frere is yet in existence, the experience we have gained from seeing the working of the system hitherto employed by the missionary societies at Zanzibar will assist us in forming an opinion on the question—whether it is advisable to allot negroes to such a settlement. I cannot pay too high a tribute to the devotion shown by the members of these societies, and especially by the fathers of the French Catholic Mission; but it is impossible to deny that, so far as the amelioration of the freed African is concerned, these institutions have been practically failures. At the age of manhood the negroes, who, as children, have been brought up as Christians, and who, with more or less success, have received an industrial training, are necessarily thrown upon the world to earn their own living. Residing in a purely Mohammedan community, they find, after a very few weeks' experience, that, as Christians, they are unable to gain a livelihood; that they are looked upon as Pariahs; and they are not long, therefore, in adopting the dominant creed, and are thenceforward undistinguishable from the rest of the population. It is true that in a missionary settlement, the freed slaves having been granted small holidays of their own, and receiving good wages for their share in the common work, might be content to remain with their teachers, but any skilled artizan or agriculturist amongst them, who might think that by proceeding to Zanzibar or any of the larger coast towns he would bring his talents to a better market, would naturally do so. Once away from the settlement his earlier religious impressions would soon be erased by the novel circumstances in which he would be placed, and he would adapt his faith accordingly. Such a sacrifice costs little to the superficial emotional nature of the negro, which is not capable of receiving deep convictions.

I will only touch briefly on the political difficulties which would attend the establishment of the proposed free Settlements. They must either be planted within the dominions of the Sultan of Zanzibar or without them. I am convinced that the present Sultan would view with much dissatisfaction an extension of the existing *imperium in imperio*; but, supposing his objections were overruled, it is not difficult to foresee that complications would frequently arise, which it would require all the tact of the Political Agent to overcome. If the Settlement were to be located without the Sultan's dominions, it would be far from British protection, and the residents would be exposed to the visits of the Arab slave-dealers and kidnappers, even allowing that no violence was to be apprehended from the original occupiers of the soil.

The question has now become pertinent, from the step taken by the Church Missionary Society in sending out the Reverend Mr. Price and four other clergymen with the object of initiating the formation of a free Settlement near Mombasa. As I had received no instructions from your Lordship on the subject of Mr. Price's intended operations, I confined myself to introducing that gentleman to the Sultan, who received him courteously, and furnished him, at my request, with a Firman to the Governor of Mombasa and the other officers of His Highness. Mr. Price, however, purposes to take up his quarters among the Washimba, a sub-tribe of the Wanika, who are independent of the Sultan of Zanzibar, and whom it would be difficult to reach should any untoward event occur. I need scarcely say that, holding the views I have expressed in the present despatch, I should not feel justified, except under your Lordship's explicit directions, in assigning any freed slaves, at all events for the present, for service to the Reverend Mr. Price.

In conclusion, I have only to add that, as between the advantages held out to the freed African (the chief, if not the only point to be taken into consideration) by the Colonies and by the Missionary Societies, respectively, my personal experience convinces me that those offered by the former preponderate greatly, and that the only way to harmonize the liberated slave, is to remove him far away from the contaminating influences of his past life. Sentimental considerations should not be allowed to stand in the way, for, in the districts which supply the slaves, a man's nearest relations are generally his worst enemies, and the sale of a son by his father is an incident of daily occurrence. Circumstances have fortunately enabled me to carry out my views to a great extent during my tenure of office at Zanzibar; but the late action of the Church Missionary Society in the matter of the Reverend Mr. Price's Mission would seem to require that an authoritative decision on the question of the disposal of liberated slaves should not be long withheld by Her Majesty's Government.

I have, &c.

(Signed) W. F. PRIDEAUX.



No. 17.

*Captain Prideaux to the Earl of Derby.—(Received February 10.)*

My Lord,

Zanzibar, January 4, 1875.

I HAVE the honour to forward to your Lordship copy of a Decree of Condemnation passed in the Vice-Admiralty Court in the case of a dhow captured by the boats of Her Majesty's steam-ship "Rifleman," on the 29th December, 1874.

It appeared from the affidavit of Lieutenant William Black that on the above date he was at anchor off Sindo Island in command of one cutter and one whaler belonging to Her Majesty's ship "Rifleman," when he observed a large dhow coming from the northward flying English colours. He ordered Mr. Austin, boatswain, to board her with the whaler, and on her being brought close to the cutter Lieutenant Black himself boarded her, and found she had English papers dated 12th July, 1873; but that neither the name of the master nor of the vessel corresponded with those inserted in the papers.

He also found a man on board who stated that he was a slave and that he had been stolen from Zanzibar by one of the passengers. On these grounds the dhow was brought into Zanzibar for adjudication. On inquiry it was found that there were serious discrepancies between the evidence of the slave and his supposed master, the former stating that he belonged to one Hamees Mohammed of Lamu, from whom he had been hired for the sum of 5 dollars a-month, whilst the latter declared that he had picked the boy up at Zanzibar and had made an agreement with him on his own account. On cross-examination it became evident that the boy's story was more reliable, and the confused and involved statements of his supposed master rendered the presumption that he was being conveyed for sale extremely probable.

On examining the dhow's papers it appeared that a provisional pass had been granted her from the British Consulate on the 12th July, 1873, to be renewed at the expiration of a year. In this pass the name of the vessel was stated to be "Salamti," and that of her master "Sabadi." Before the Court the master asserted his name was "Amuri," and that of the dhow "Shakahala." Her owner, a British subject, named Ismail Kamgani, was absent in Kutch, but was represented in Zanzibar by his brother Sulaiman, whose duty it was to have taken care that a new pass was granted to the dhow on the expiration of the term of the old one. This not having been done the assumption of British colours was clearly illegal.

On the following day the dhow having been handed over to my charge, my coxswain, on carefully searching her, discovered a large number of slave irons and chains hidden away beneath some matting. This fact clearly established the complicity of the vessel in the Slave Trade, and I therefore handed the master over to His Highness the Sultan for punishment.

I have, &amp;c.

(Signed) W. F. PRIDEAUX.

Inclosure in No. 17.

Case No. 1 of 1875.

In the Vice-Admiralty Court at Zanzibar.

*Decree.*

Our Sovereign Lady the Queen against a dhow or native vessel named "Salamti;" master, Sahadi; and owner, Ismail Kamgani, her tackle, apparel, and furniture; and also against one male slave named Amuri, seized by William Edward Black, Esq., a Lieutenant in Her Majesty's Navy, and in charge of a cutter and whaler of Her Majesty's ship "Rifleman." Before William Francis Prideaux, Esq., Judge in the Vice-Admiralty Court at Zanzibar, on the 1st day of January, 1875.

APPEARED personally the said William Edward Black, and produced the sworn Declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel named "Salamti," sailing under British colours, whereof Sahadi was master, and Ismail Kamgani owner, of the description and dimensions specified in the annexed certificate of admeasurement, and containing one male slave named Amuri, was seized off



Sindo Island, in the dominions of His Highness the Sultan of Zanzibar, on the 29th day of December, 1874, by the above-named officer. I, the said Judge, having heard the evidence produced on both sides, and having found sufficient proof that the said dhow or native vessel was engaged in the illegal transport of slaves, in contravention of Treaties existing between Great Britain and Zanzibar; and that, further, she was at the time of seizure carrying false colours and irregular papers, do adjudge the said dhow or native vessel, her tackle, apparel, and furniture, and the said male slave, to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; and I do further order the said dhow, her tackle, apparel, and furniture, to be sold, and the proceeds to be credited to Her Majesty's Treasury.

In witness whereof I have signed the present Decree, and have caused my seal of office to be affixed thereto, this 1st day of January, 1875.

(Signed) W. F. PRIDEAUX,  
Judge of the Vice-Admiralty Court, Zanzibar.

No. 18.

*Captain Prideaux to the Earl of Derby.—(Received February 10.)*

(Extract.)

Zanzibar, January 4, 1875.

I HAVE the honour to forward to your Lordship copy of a Decree of Restitution passed in this Vice-Admiralty Court in the case of a dhow captured by the boats of Her Majesty's ship "Rifleman," on the 29th December, 1874.

It appeared from the affidavit of Lieutenant William Henry Black, that, on the above date, while at anchor off Sindo Island, he observed a dhow coming from the southward, which, on being boarded, was found to have no papers or colours. Three men were also discovered on board, who declared that they were slaves, and that they were there against their will; that they had never received any wages: that they wished to be free; and that they did not know what their ultimate destination would be. The vessel was therefore seized and brought to Zanzibar for adjudication.

On investigation it was clearly proved that the three slaves had been handed over to the master of the dhow for service as sailors, and there was no evidence whatever to show that they were intended for sale. One of the boys said that although he had not before served in that particular dhow, he had been to sea in another one some time ago, whilst another boy asserted that he had made three voyages. None of them made the statements before the Court which were referred to by Lieutenant Black in his affidavit.

The case, therefore, broke down, and a decree of restitution was given. Nearly every dhow in these seas is worked by slaves hired out for service by their masters, and if the practice were forbidden, trade would at once come to a standstill. After a short time the slaves become to all intents and purposes in the position of freedmen, as explained by Dr. Kirk in his letter dated 12th July, 1873.

Lieutenant Black was chiefly induced to seize this vessel by observing that the three boys were, as he thought, too young to work this dhow of 27 tons, but it is well known that, when required, the passengers are always expected to lend a hand. In the dhow in question, besides the three slaves and the master, there were four passengers, who were always called on to assist when necessary.

Inclosure 1 in No. 18.

Case No. 2 of 1875.

In the Vice-Admiralty Court at Zanzibar.

*Decree.*

Our Sovereign Lady the Queen against a dhow or native vessel, name and nation unknown, whereof Soodi is master and owner, her tackle, apparel, furniture, and cargo, and also against three male slaves seized by William Edward Black, Esquire, a Lieutenant in Her Majesty's navy, and in command of a cutter and whaler of Her Majesty's ship "Rifleman." Before William Francis Prideaux, Esquire, Judge in the Vice-Admiralty Court at Zanzibar, on the 1st day of January, 1875.

APPEARED personally the said William Edward Black, and produced the sworn declaration hereunto annexed, which set out the circumstances under which a dhow or

native vessel, name and nation unknown, whereof Soodi was master and owner, of the description and dimensions specified in the annexed certificate of admeasurement, and containing three male slaves, was seized off Sindoo Island, in the dominions of His Highness the Sultan of Zanzibar, on the 29th day of December, 1874, by the above-mentioned officer. I, the said Judge, having heard the evidence and examined witnesses on both sides, having found no proof that the said dhow or native vessel was engaged in the illegal transport of slaves, do adjudge the said vessel free of the above charge, and do order her to be restored to her owners and the said three slaves to be released; and I do further condemn the seizers in costs of suit, acquitting them of all claims for damages, compensation, demurrage, or other expenses that have arisen or may arise by reason of the said seizure.

In testimony whereof I have signed the present decree and caused my seal of office to be affixed thereto this 1st day of January, 1875.

(Signed) W. F. PRIDEAUX,  
Judge of the Vice-Admiralty Court, Zanzibar.

### No. 19.

*Captain Prideaux to the Earl of Derby.—(Received February 10.)*

(Extract.)

*Zanzibar, January 4, 1875.*

I HAVE the honour to forward copy of Decree of Condemnation passed in this Vice-Admiralty Court in the case of a dhow seized by the boats of Her Majesty's ship "Rifleman" on the 19th day of December, 1874.

From the affidavit put in by Lieutenant William Edward Black, it appeared that that officer was cruising off Bagamoyo on the above date in command of one cutter and one whaler belonging to Her Majesty's steamer "Rifleman," when he sighted a dhow coming from the direction of the mainland showing no colours. He chased and eventually boarded her, and found that she had no papers or colours. A male slave was found on board, who declared that he received no wages; that he was in the dhow against his will, and that he did not belong to the nakhuda or native captain. Lieutenant Black, therefore, detained the dhow, but did not bring her to Zanzibar, as he considered that he would be able to seize her at any time.

I attach, for your Lordship's information, an abstract of the evidence taken in this case, which presents some legal difficulties. The seizers failed to show that the slave had been conveyed to Bagamoyo for purposes of sale, or that he was being transported back to Zanzibar with the same view; but neither was he following his master nor working as a seaman, having been sent by his ostensible master, Khalfan-bin-Jibeas, to cut wood at Bagamoyo, under charge of the Nakhuda Salim-bin-Abdullah.

Lieutenant Black acted without due caution in leaving the dhow at Bagamoyo, and failing to take a receipt from the Governor for her safe custody. In consequence of this neglect the vessel left Bagamoyo, and, as it will be difficult to discover her, I doubt whether I shall be able to carry out the Decree in its integrity.

Inclosure 1 in No. 19.

*Case No. 3 of 1875.*

In the Vice-Admiralty Court at Zanzibar.

### *Decree.*

Our Sovereign Lady the Queen, against a dhow or native vessel name and nation not known, whereof Salim bin Abdullah is master, and Khalfan is owner; her tackle, apparel, and furniture, and also against one male slave, seized by William Edward Black, Esquire, holding the rank of Lieutenant in Her Britannic Majesty's navy. Before William Francis Prideaux, Esquire, judge in the Vice Admiralty Court at Zanzibar, on the 2nd day of January, 1875.

APPEARED personally the said William Edward Black, Esquire, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow



or native vessel, name unknown, and having no papers or colours, whereof Salim bin Abdullah was master, and Khalfan is owner, of the description and dimensions specified in the annexed certificate of admeasurement; was detained off Bagayomo, in the dominions of his Highness the Sultan of Zanzibar, on the 19th day of December, 1874, by the officers above-named, containing one male slave. I, the said judge, having heard the evidence produced on both sides, and having found sufficient proof that the said dhow or native vessel was at the time of her seizure the property of Khalfan, a subject of His Highness the Sultan of Zanzibar, and unprovided with papers or colours, and moreover that the captain was conveying on board a male slave, Barout, a Nyassa lad, against his will, not being a sailor on board, but in a state of slavery, not properly knowing who was his master, and who had been bought and sold several times within a recent date, and was apparently again offered for sale, such being in contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the said dhow or native vessel, her tackle, apparel, and furniture, and the said male slave Barout, to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; and I do further order the said dhow, her tackle, apparel, and furniture, to be sold publicly.

(Signed) W. F. PRIDEAUX,  
Judge in the Vice-Admiralty, Court, Zanzibar.

Inclosure 2 in No. 19.

*Abstract of Evidences.*

*1st Evidence.*—Barout: I am a Nyassa slave. Bwana Salim is my master; he is master of the dhow, owner not captain. He was not in the dhow when she was taken. I came from Kilwa, and when we got to Zanzibar I was put up to auction for six days, but no one bought me; then we went to Bagamoyo, and they tried to sell me there, but no one bought me there. When the dhow was taken she was coming back to Zanzibar from Bagamoyo, in order to tell Salim that an offer had been made for me, and to ask him whether he would accept it. Bwana Salim buys slaves at Kilwa and sells them again. I left Kilwa a month ago and came to Zanzibar. Bwana Masoore was my master at Kilwa, and he sold me to Bwana Salim. I have been his slave about one month. When I was first brought down from Nyassa was not long ago. I was not quite so tall then as I am now. I was never taught any trade by Salim or Khalfan.

(Signed) W. F. PRIDEAUX.

*2nd Evidence.*—Salim bin Abdullah: I am Nakooda of the dhow; it is my brother's dhow, Khalfan bin Jibeas. When the dhow was taken she was loading wood at Bagamoyo, and coming over to Zanzibar. Barout is the slave of a woman named Zoda. He was lent me by my brother to cut wood for the voyage, and I was to try and teach him a carpenter's trade. We had half a load of wood on board, and were going back. We had been four days at Bagamoyo. The woman Zoda gave the boy to Khalfan to teach him a carpenter's trade, and Khalfan put him on board me. I did not try to sell him at Bagamoyo. Six months ago Barout was handed to my brother by Zoda. The dhow is at Pangani.

*1st Evidence, re-examined.*—Barout re-examined: I have seen Bwana Salim buy slaves at Kilwa. He sends them up by land to Bagamoyo. I was brought by sea because I was not a raw slave. I was taken in the Nyassa country, from there to the Wahioo country, then to Kilwa, and was sold and was with three masters; then Salim bought me and brought me with him by sea here, and put me up to auction here a month ago. I did not fetch a high enough price, so then I was made to cut wood.

(Signed) W. F. PRIDEAUX.

*3rd Evidence.*—Khalfan bin Jibeas: I have been twenty years in Zanzibar. The dhow is mine; it is a small one. I had no papers from the Sultan, it is a small dhow. Barout has been with me eight or nine months. Zoda paid me 30 dollars to teach him trade. The dhow is at Mungapani.



No. 20.

*Captain Prideaux to the Earl of Derby.*—(Received February 10.)

My Lord,

Zanzibar, January 6, 1875.

I HAVE the honour to forward to your Lordship copy of a Decree of Condemnation passed in the Vice-Admiralty Court in the case of a dhow captured by the launch of Her Majesty's ship "London," on the 3rd January, 1875.

It appeared from the affidavit of Mr. Thomas John Mill, boatswain, 2nd class, that on the above date he was cruising near Pemba, in charge of the launch of Her Majesty's ship "London," where he sighted a dhow about fifteen miles to the southward of that island, for which she was apparently making, and after chasing her, and firing three rounds with a rifle to bring her to, he boarded her and found she had no colours, but a provisional pass, issued from this Consulate-General on the 24th October, 1874, in favour of an Indian-British subject named Kurrumali Madani. Mr. Mill, on proceeding to count the persons on board, found there were nine in excess of the number specified in the provisional pass, and, suspecting that of these two males and six females were being transported for purposes of sale, he seized the dhow, and brought her for adjudication to Zanzibar.

On investigation I was unable to find any proof against the two boys, but the women, although their evidence was contradictory, were clearly slaves, and were being carried across for the purpose of being sold at Pemba. One of the women was a Mjinga, or raw slave, from the Mgindo country, and did not understand a word of Kiswahili. Her presence on board was alone sufficient to condemn the dhow.

After the Decree of Condemnation was passed, the other woman admitted to the Interpreter of the Court that they were slaves, the property of the Nakhuda or captain, and that they were being transported for sale at Pemba. The Nakhuda was delivered up to the Sultan for punishment.

It did not appear that the British-Indian owner of the dhow was implicated in the affair. The dhow had been mortgaged some time ago to another man, and was virtually out of his hands. Most of these ventures are made without the knowledge of the owners, by the Nakhudas, who hope that, during the short run, they may be able to escape the vigilance of our cruisers, and I am of opinion that this was the case with the dhow in question.

I have, &amp;c.

(Signed) W. F. PRIDEAUX.

Inclosure 1 in No. 20.

*Case No. 4 of 1875.*

In the Vice-Admiralty Court at Zanzibar.

Decree.

Our Sovereign Lady the Queen against a dhow or native vessel, by name the "Puda Mali," the master Baraka, and the owner Kermali Madani, her tackle, apparel, furniture, and cargo, and also two male and six female slaves, owned by one Khamis, an Arab; seized by Thomas John Mill, acting boatswain of the second class in Her Britannic Majesty's navy. Before William Francis Prideaux, Esq., Judge in the Vice-Admiralty Court at Zanzibar, on the 4th day of January, 1875.

APPEARED personally, the said Thomas John Mill, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel, named the "Puda Mali," having papers but no colours, whereof Baraka was master, of the description and dimensions specified in the annexed certificate of admeasurement, was seized off Pemba, in the dominions of His Highness the Sultan of Zanzibar, on the 3rd day of January, 1875, by the officer above mentioned, containing eight slaves. I, the said Judge, having heard the evidence produced on both sides, and having found sufficient proof that the said dhow or native vessel was at the time of her seizure the property of a British protected subject, provided with a provisional pass, but unprovided with British or other colours; and, moreover, that the captain had shipped six female slaves, one of whom, Mrashi, a Mgindo woman, was a raw slave, unable to talk Ki Suhalili, or to make herself understood to the people of Zanzibar, such shipment of slaves, and especially such shipment of Mrashi, a slave evidently recently captured in

the interior, and destined for field work on the island of Pemba, being in contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the said dhow or native vessel, the "Puda Mali," her tackle, apparel, and furniture, and the said six female slaves to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; but, with regard to the two male slaves, these I find to be employed as sailors and stating they are free.

And I further order that the said dhow or native vessel, the "Puda Mali," be broken up, and the materials thereof be publicly sold in separate parts.

In witness whereof I have signed this present Decree, and have caused my seal of office to be affixed thereto, this 4th day of January, 1875.

(Signed) W. F. PRIDEAUX,  
*Judge in the Vice-Admiralty Court, Zanzibar.*

No. 21.

*Captain Prideaux to the Earl of Derby.—(Received February 10.)*

My Lord,

*Zanzibar, January 13, 1875.*

I HAVE the honour to report that, having received information a few days ago to the effect that fresh disturbances had broken out at Mombasa, that the Sultan's flag had been twice hauled down by the insurgent leader, Mohammed bin Abdullah Bakashwain, and that an attack upon the city was imminent, I requested Captain Ward, the Senior Naval Officer, to despatch one of Her Majesty's vessels of war then in the harbour for the purpose of protecting British interests, and of lending a moral support to the Sultan's Governor.

Her Majesty's steamer "Rifleman" was accordingly detailed for this service, instructions being given to Commander Tuke merely to watch events, and on no account to interfere between the two parties, and if he saw cause for intervention, to return at once to Zanzibar for further orders.

The "Rifleman" left on the 8th instant, and returned yesterday. Commander Tuke reported that, on arrival at Mombasa, he at once placed himself in communication with the Rev. Mr. Sparshott, the resident missionary, and invited the Governor to hold a conference with him on board the ship.

Neither Mr. Sparshott nor the Governor thought there was any immediate danger to be feared, but a wide-spread feeling of alarm existed amongst the Indian community, who, through the Customs' agent and other head men, expressed to Captain Tuke their apprehensions that, being the largest holders of property in the place, their position was peculiarly unsafe. The insurgent Chief was also invited to be present at the interview by Captain Tuke, but he persistently refused, probably fearing treachery.

The present position of affairs at Mombasa does not differ materially from that which has existed for the past six months. The Akida Mohammed bin Abdullah is in possession of the fort, with about 400 Hadhramant soldiers under his command. The Governor holds the town with a far inferior force, which was, however, reinforced by a 100 men a few days ago.

The best wells of water are in the fort, which is said to be well provisioned; and the Akida's soldiers appear to have full liberty to purchase fresh supplies in the town.

There is no doubt that the town lies at the mercy of the rebel, and in the event of his determining to attack it, the Banians would be the first to suffer. Notwithstanding, therefore, the assurances of the Governor and of the Rev. Mr. Sparshott, I feel by no means certain that our intervention may not be shortly required.

Your Lordship may, however, rely that I shall use the greatest caution in the matter, and that I shall take no action until I am assured by the Sultan that he can no longer hold himself responsible for the protection of British lives and property.

In the meantime I have called His Highness' attention to the gravity of the situation, and have been informed that an additional reinforcement will be despatched immediately after the "Bakri 'Id," which takes place about a week hence. Captain Ward has also, at my request, ordered the "Rifleman" to remain at Zanzibar until after the festival, in order to be in readiness for any emergency that may arise, and she will probably, before leaving Zanzibar, pay another visit to Mombasa, in order to observe the progress of affairs.

I have, &c.  
(Signed) W. F. PRIDEAUX.



No. 22.

*Captain Prideaux to the Earl of Derby.—(Received February 10.)*

My Lord,

Zanzibar, January 13, 1875.

I HAVE the honour to forward, for your Lordship's information, copies of three Reports, dated respectively the 11th, 21st, and 25th October last, addressed to me from Lamoo by my assistant, Mr. Holmwood, relative to the murder of a Banian at that place by some Swahilis.

On receipt of these letters I laid the matter before the Sultan, and informed him that it would be necessary to inflict a severe punishment upon the parties concerned in the murder, but I found on my return from the Seychelles that nothing had been done beyond confining the prisoners in chains at Lamoo. I have now obtained the written promise of the Sultan that they should be brought to Zanzibar, as it is necessary for the safety of the Banians residing in the coast towns that an example should be made of the guilty parties in this instance.

I have, &amp;c.

(Signed)

W. F. PRIDEAUX.

---

 Inclosure 1 in No. 22.
*Mr. Holmwood to Captain Prideaux.*

Sir,

Lamoo, East Coast Africa, October 11, 1874.

I HAVE the honour to report that on my arrival at this place on the 9th instant I was waited upon by all the Banians of the town, who informed me that one of their sect had been recently murdered by a Swahili, and that, though they had begged the Governor to apprehend the murderer, he had, they believed, taken no steps in the matter.

On my asking for the details of this affair, I was told Manji Muraji, a young Banian (Suri), who had come from Malindi only ten months since and set up at Lamoo as a general dealer and money-lender, was found on the morning of the 18th September last lying bound up in a mat in the roadway close to the fort. On unfastening the mat he was seen to be quite dead, his throat being cut and both face and body much hacked and cut by a knife or other sharp instrument.

The body was discovered by a Sheheri Arab named Salim, who was proceeding to the mosque at 5 A.M. He at once informed the Customs Master, and whilst some Banians proceeded to examine the body, others went with the Governor's brother to the murdered man's house. They found the padlock with key in it lying in the road, and the shop door open. On entering two boxes were seen, broken open and empty, in which he had kept the gold and valuable articles pledged with him; but other boxes of cottons and general goods were not disturbed, and in one of these was found about 400 dollars in cash, hidden beneath the cottons.

The neighbours being questioned informed them that deceased had locked up his premises and left at 2 P.M. the day before with some old gold ornaments, which he stated he was taking to a metal worker to get melted and refined. At sunset, and twice again before 11 o'clock at night, some of them had passed his door and wondered at his not having returned, but they had not heard his door unfastened during the night by the persons who entered and stole the contents of the two boxes. There can scarcely be a doubt that this was the act of the murderer, or murderers, as when the body of the murdered man was examined, the string which usually fastened the key found in the padlock to his girdle was discovered to have been cut, and in the darkness it would have been almost impossible, even were it probable, that a chance passer should have unbound the matting, recognized the deceased, secured the key of his shop, and replaced the covering.

From the casual conversation of some slaves and boatmen, who were not aware that their remarks might be understood, I discovered that the guilty parties had been generally known by the townspeople long enough to become an ordinary topic; possibly the Banians had not heard the general talk, though I believe in withholding the names of the suspected persons from me they were influenced by fear of the Governor and people, as they have no one to look up to except on the rare occasions of Consular visits.

I moreover learned that on Her Majesty's ship "Vulture" coming in sight the



Governor had sent soldiers and seized the owner of the house where the murder was supposed to have occurred, and that he was now in the fort.

The circumstances, as far as gathered by me, were as follows :—

One Ali bin Pumu Bukr, whose father is the present representative of the old Chiefs of Patte, and who lives at Lamoo on a pension granted him by His Highness the Sultan, has a small house in which resided a Swahili girl, and with her lived two others, who appear to have belonged to two relations of his—Moosa bin Sadiki, and Soudi. It is said that Banians, Swahilis, and others were in the habit of visiting this and similar houses, and that the former have caused considerable ill-feeling among the Mohammedans in consequence.

It would appear that on the night (or possibly afternoon) of the 17th September the murdered man had made such a visit to the house in question, though he may have gone on business connected with the old gold ornaments; and it is generally rumoured that the two men Moosa bin Sadiki and Soudi came suddenly upon him, and after killing him proceeded to his house and secured, as they imagined, all property of value.

When three weeks later Ali bin Pumu Bukr was apprehended, these two persons left the town and escaped, it is said, to the mainland beyond Ozy with their booty.

I inclose a statement, signed by the Banians of Lamoo, giving their version of the affair.

I have been thus minute in my report of this case because, should this letter chance to reach you before my return to Zanzibar, the Governor's report of the matter will also probably be received by His Highness the Sultan.

On gaining the above information I requested a private interview with Sayyid bin Soud the Governor. He acknowledged, when the facts were placed before him, that the murder was not one perpetrated out of mere jealousy or revenge; that valuable property had been stolen by the murderers, and that some of the parties concerned had got off with their booty. I did not deem it necessary to discuss the reasons of the delay in seizing the murderers as no useful result appeared obtainable thereby.

At the Governor's suggestion I left the matter in his hands for the present, he assuring me that he would at once dispatch soldiers on the track of the two men, and keep the man he had apprehended apart from every one.

I have, &c.  
(Signed) FREDC. HOLMWOOD.

P.S.—I am leaving to-morrow for the Paza district, and as no opportunity has occurred for forwarding this letter, I trust on my return in about a week to be able to report the capture of the two persons who have escaped.

---

Inclosure 2 in No. 22.

*Mr. Holmwood to Captain Prideaux.*

Sir,

*Lamoo, October 21, 1874.*

IN continuation of my letter dated 11th instant, I have the honour to report that during my voyage to Paza, Siny, and Patte, I was able to learn a few further particulars respecting the murder of the Banian Manji Muraji.

The Swahili girl residing in the house belonging to Ali-bin-Pumu Bukr is a slave he had lately purchased for the large sum of 300 dollars, which sum, however, he had not been able to pay. The names of the other girls are Hija, Sougor, and Juma (ya Mvita).

The man Moosa Sadiki is said to have been severely wounded in the shoulder during a struggle with the murdered man. Ali-bin-Pumu Bukr is, I regret to hear, a near connection of the Governor.

On my return from Paza, the steam-yacht "Deerhound," belonging to His Highness the Sultan, came into port, and as I received notice that she would leave for Zanzibar to-morrow at daybreak, and endeavour to proceed direct under steam, I again requested a private interview with the Governor.

He informed me that he had succeeded in apprehending Soudi and another man Ali, slave of Simba, Sultan of Witu; but that Moosa-bin-Sadiki was still at large. I proposed that these persons and Ali-bin-Pumu Bukr should be brought before me, as I thought it would be more satisfactory to you if I reported having seen the prisoners. He at once sent for them, and Ali-bin-Pumu Bukr appeared first. On looking at him I at once saw a severe wound on his left arm, which had evidently been caused by a slash

from a large knife or other sharp weapon. Although gradually healing, it was certainly not much more than a month old. I requested the Governor to ask him the origin of this deep cut. He merely replied "haiwezi," which was equivalent to saying that it was a natural sore, but from his tone and look it was evident he did not for a moment suppose that he could impose upon anyone by such a statement. The slave of Simba next appeared. I asked the soldier in charge if he showed any marks of a struggle. He removed his kanzu and discovered an almost similar wound of about the same age on this man's thigh. In reply to the Governor he gave the same answer as the first prisoner as to the nature of the wound. The third prisoner showed no marks of a recent struggle, but had lost his right hand, which the Governor told me he had ordered to be cut off a few years since as a punishment for his having broken into a house at night, in which act he was caught. I then suggested that the woman Mariano should be apprehended and the others examined. To this, after some demur, he acceded; but on my proposing that the whole should be sent to Zanzibar for trial, he begged that I would let him await the Sultan's orders on the subject, and the interview having lasted about two hours I took my leave.

I purpose requesting in the course of a few days that these three women be examined separately in the presence of the Consular Peon who accompanies me, and fully trust that the truth may be elicited by this means.

There are indications that this has been a planned scheme to commit murder and robbery, and for this reason I have thought it my duty to be firm with the Governor as to the necessity of his sparing no pains to apprehend the criminals.

I have, &c.

(Signed) FREDC. HOLMWOOD.

Inclosure 3 in No. 22.

*Mr. Holmwood to Captain Prideaux.*

Sir, *Lamo, October 25, 1874.*

IN reference to my previous letters dated from this place, and in conclusion of my Report respecting the murder of the Banian, Manji Muraji, I have the honour to inform you that I induced the Governor to examine the woman Moriano, in the presence of the Consular peon attending me here; but the examination appears to have been very irregular and informal. She confessed, however, to have been with the deceased when he was set upon, and stated that the real murderer was Moosa bin Sadiki, the man who has escaped. I believe, however, that a proper cross-examination would elicit the whole truth from this witness, and am still of opinion that there has been a conspiracy to murder and rob the deceased. I should, therefore, have requested that a re-examination might take place in my presence, and have exercised the right which I believe we are by Treaty entitled to, viz., to cross-examine a witness in a case of this nature; but, in the meantime, an order has been received from the Sultan to send all the suspected persons to Zanzibar, and the Governor promises me that this woman, and the other two—if they can be identified—shall also be forwarded, and kept separate during the voyage.

On further acquaintance with this place I am induced to modify any opinion I may have formed of the want of prompt action on the part of the Governor. The majority of the people of Lamo are inimical to the Arab rule. Several soldiers have been shot or stabbed in the streets lately, and the culprits have been hidden in the town. The free Swahili here are an idle, worthless race, and notoriously immoral; and, I believe, a piece of villany, such as I suspect the late murder to have been, would be regarded with favour by them.

I have, &c.

(Signed) FREDC. HOLMWOOD.

No. 23.

*Mr. Bourke to Captain Prideaux.*

Sir, *Foreign Office, February 11, 1875.*

I AM directed by the Earl of Derby to acknowledge the receipt of your despatch of the 24th November last, and I am to instruct you to state to Mr. Holmwood that his Lordship has read with great interest the very able Report therein contained, and that



his Lordship entirely approves of the firmness and judgment with which he has carried out the difficult mission intrusted to him.

I am, &c.  
(Signed) ROBERT BOURKE.

No. 24.

*Mr. Bourke to Captain Prideaux.*

Sir,

*Foreign Office, February 11, 1875.*

IN consequence of a representation made to the Lords of the Admiralty by Captain Ward, of Her Majesty's ship "Thetis," of the abuse of the French flag by dhows on the East Coast of Africa, Her Majesty's Ambassador at Paris was instructed by the Earl of Derby to bring this question again to the notice of the French Government; and I am now directed by his Lordship to transmit herewith, for your information, a copy of a note addressed to Lord Lyons on the subject by the French Minister for Foreign Affairs.

I am, &c.  
(Signed) ROBERT BOURKE.

Inclosure in No. 24.

*The Duc Decazes to Lord Lyons.*

M. l'Ambassadeur,

*Versailles, le 26 Janvier, 1875.*

JE me suis empressé de porter à la connaissance de M. le Ministre de la Marine la lettre que vous m'avez fait l'honneur de m'écrire le 13 Janvier dernier, et à laquelle était joint un rapport de M. le Commandant de la frégate Anglaise la "Thetis." M. l'Amiral de Montaignac, répondant à ma communication, m'annonce qu'il s'est empressé d'adresser une copie de ce document à M. le Commandant-en-chef de notre division navale de l'Indo-Chine, et il a saisi cette occasion pour renouveler à M. le Contre-Amiral Duperré les instructions qui lui avaient déjà été transmises en vue de prévenir l'abus que font de notre pavillon les boutres Arabes pour se livrer impunément à la traite des noirs sur la Côte Orientale de l'Afrique.

Agréez, &c.  
(Signé) DECAZES.

No. 25.

*Captain Prideaux to the Earl of Derby.—(Received February 20.)*

(Telegraphic.)

*Zanzibar, February 20, 1875.*

THE rebel Akida, of Mombassa, having attacked the town, and plundered British property which Sultan's troops were unable to protect, Political Agent proceeded with "Rifleman" and "Nassau," and called on him to surrender; on refusal, fort was bombarded on 18th January, and after nearly three hours firing, Akida surrendered himself and nearly 400 armed followers, and was conveyed to Zanzibar. Tranquillity is completely restored, and Sultan's authority re-established in Mombassa, without a single casualty on side of British. The Akida has retired to Pitba until opportunity occurs for proceeding to Hadramant.

No. 26.

*Captain Prideaux to the Earl of Derby.—(Received February 20.)*

(Telegraphic.)

*Zanzibar, February 20, 1875.*

CAPTAIN ELTON returned from Mozambique; reports successful operations against Kivolani slave traders. Slave trade repression actively taken up by Governor-General, and British co-operation provisionally asked for and obtained. "Thetis" engaged in surveillance of Kivolani and Umfusi Rivers.



No. 27.

*Mr. Bourke to Captnin Prideaux.*

Sir,

*Foreign Office, February 24, 1875.*

I AM directed by the Earl of Derby to express to you his approval of the steps taken by you to ensure the protection of the lives and property of British subjects at Mombasa, as reported in your despatch of the 13th ultimo.

I am, &amp;c.

(Signed)

ROBERT BOURKE.

No. 28.

*Mr. Bourke to Captain Prideaux.*

Sir,

*Foreign Office, February 24, 1875.*

I AM directed by the Earl of Derby to express to you his approval of the steps taken by you in regard to the murder of a Banian at Lamoo, as reported in your despatch of the 13th ultimo, and I am to instruct you to insist on adequate punishment being inflicted, if on their arrival at Zanzibar the guilt of the prisoners should be proved.

I am, &amp;c.

(Signed)

ROBERT BOURKE.

No. 29.

*Captain Prideaux to the Earl of Derby.*

My Lord,

*Zanzibar, January 23, 1875.*

IN continuation of my despatch dated the 13th instant, relative to the state of affairs at Mombasa, I have the honour to report that on the 15th a buggalow arrived at Zanzibar from Takaunga, with a report that hostilities had commenced between the Governor's troops and those of the insurgent Akida, Mahammed-bin-Abdullah Bakhsh-wain, and that a portion of the town had apparently been burnt. I therefore requested Captain Sullivan, of Her Majesty's ship "London," the senior officer at Zanzibar, to dispatch Her Majesty's ship "Rifleman" at once, for the purpose of ascertaining whether it was necessary to take any measures for the protection of British life and property, and should such appear to be the case, or should any outrages have actually been committed on the persons or property of British subjects, of forwarding an immediate report to Zanzibar. I also requested that Commander Tuke might be instructed to receive on board the "Rifleman" any British or British Indian subjects who might desire to take refuge on board the vessel with their property.

The "Rifleman" left about 2 P.M. on the 15th January, and in the evening of the same day I received a message from His Highness the Sultan informing me that a letter from Mombasa had reached him, in which the rumour of the attack on the Governor's house and the destruction of a large portion of the town was confirmed, and begging that Her Majesty's ship "Nassau" might also be dispatched without delay.

On receipt of this intelligence I determined to proceed to Mombasa, as it seemed probable that the intervention of the Political Agent would be required for the protection of British interests, and I therefore requested that the "Nassau" might be got ready for sea as soon as possible. By 2 P.M. on the 16th all preparations were completed, and the "Nassau" left the harbour, with two companies and a 12-pounder field-piece from Her Majesty's ship "London" on board, in addition to her own crew and armament, the whole being under the command of Captain Sullivan.

The "Nassau" arrived at Mombasa about 3 P.M. on the 17th, and at once joined the "Rifleman" in the inner harbour. The Rev. Mr. Sparshott immediately came on board, and after a conversation with him I became convinced there was no possible hope for the permanent security of life and property within the town, so long as the Akida remained in possession of the citadel. It appeared that on Tuesday, the 12th instant, Mahammed-bin-Abdullah commenced hostilities by firing on the Governor's house, which I ascertained on a subsequent inspection had been seriously injured, many of the 18-pounder shots having penetrated through the walls into the interior of the building.

Under cover of this fire, a large body of men had sallied from the fort, and had burnt and plundered the intermediate quarter, within which was a lane occupied by Memons or Sindhis, who were entitled to protection as British subjects, but who suffered in common with the rest of the inhabitants. Advancing further into the town, the assailants were encountered by the Governor's troops, and a conflict ensued, involving considerable loss of life on both sides, but eventually the Akida's party retired into the fort. On Wednesday the work of destruction and plunder was resumed, and continued during Thursday; but on Friday a body of troops, amounting to 200 men, arrived from Takaungu and hostilities ceased. The appearance of these men, however, did not allay the fears of the inhabitants, for as Mr. Sparshott informed me, they now believed that they would be indiscriminately plundered by both parties.

From the action taken by Mahammed-bin-Abdullah, it was evident that in attacking the Governor's house his main object was to secure possession of the Custom-house, which lay a very short distance behind it, and which, in addition to the sum of 40,000 dollars in cash, contained a large amount of ivory and other valuable property. Had these buildings fallen into his hands, he would at once have been enabled to assume an independent position, as the fort is deemed impregnable in Arab estimation, and I am convinced that no force that the Arabs could have brought to bear upon it could have effected its reduction. The Akida, in a letter written to Commander Tuke, of Her Majesty's ship "Rifleman," on the day preceding our arrival, had openly announced his intention of firing on any vessel belonging to the Sultan which might attempt to enter the northern harbour, and there was no spot on which the Arabs could erect a land battery which was not commanded by the guns of the fort.

Considering, therefore, that British property to the amount of some thousands of dollars had already been destroyed, notwithstanding the presence of the Governor's troops in the town, and that there was every reason to expect that a further attack would take place, unless a British man-of-war were stationed permanently in the harbour, I determined, after mature deliberation, that the time for intervention had arrived, and that it was necessary to call upon the Akida to surrender himself, and re-establish the authority of the Sultan within the fort. With this view, the two vessels were moved outside the reef to a position about 1,500 yards distant from the fort, and beyond the range of the Akida's guns.

Early on the following morning (18th January) I addressed a letter to the Akida, of which I inclose a copy. In this document I called upon him to surrender the fort, and promised that his life and property, and those of his chiefs and followers, should be safe, and that I would use my best endeavours to procure them a passage back to Hadramant. In the event of his refusing to accede to these terms, I informed him that I should be compelled to use force against him.

I also addressed letters to the Sultan's Governor, Saif-bin-Sulaiman, and to the Customs Agent, Lalljee Amandji, in which I acquainted them with my intentions, and requested them to take measures for the safety of the property of the Arab, Swahili, and Indian residents, in case I should be obliged to fire on the fort. I should have mentioned before that, on arrival at Mombasa, we found that all the dhows had left the harbour, and had taken refuge in the little creeks that fringe the opposite coast, and that the Indians had removed their families and portable goods to places of safety on the mainland. This was also done by the Reverend Mr. Sparshott on my recommendation.

The letters were despatched under charge of Lieutenant-Commanding Gray, of Her Majesty's ship "Nassau," and taken up to the fort by the Agency Interpreter, Ali bin Saleh. Lieutenant Gray remained at the Governor's house, and had thus a good opportunity of making himself acquainted with the true position of affairs in the town.

An answer did not reach the ship till about 12.30 P.M. I inclose a translation of the Akida's letter. The tone of this letter was not satisfactory, and as I considered it useless to waste time in carrying on a fruitless negotiation, I requested Captain Sullivan to take the measures which he deemed most expedient for the reduction of the fort with the force at his disposal.

Three rocket-boats having been sent a short way in advance of the ships, the first shot was fired by Her Majesty's ship "Nassau" at 12.50 P.M., and for upwards of an hour a vigorous bombardment was kept up at a distance of 1,500 yards. The rocket-boats were then sent gradually in over the reef, until they took up a position in face of the fort, which they maintained under an incessant fire of small arms,—fortunately without sustaining any casualty. The "Nassau" was brought in and anchored at distances, successively, of 1,000 and 400 yards, at which latter position the first gun from the fort



was fired at her, but fortunately the shot fell into the water about thirty yards astern, without having effected any injury. The "Rifleman" then passed into the harbour, under cover of an incessant fire of riflemen from the "Nassau's" deck, which prevented the Arabs from coming to their guns. One very successful shot from the "Riflemen's" 6½-ton gun completely brought down the right turret on the harbour face of the fort, together with the matchlock-men inside it. On the "Nassau" preparing to follow the "Rifleman" in, and just as she was coming abreast of the harbour face, the flag was hauled down, and the fort surrendered at 3.30 P.M., the engagement having lasted two hours and forty minutes.

As soon as it was practicable, I sent the Agency Interpreter, Ali bin Saleh, to the fort with a note, in which I reiterated the pledges I had given in the morning, on condition that the Akida came on board the "Nassau." He was extremely distrustful at first, but, after a few messages had passed between us, he regained confidence, and personally surrendered himself at about 6 P.M.

After a short interview, I permitted him to return to the fort, as I wished to restore confidence among his followers, and especially to obviate the chance of any disturbance breaking out during the night between the two parties.

The night passed quietly, and on the following morning the Akida again came on board, and delivered up to me the keys of the fortress. I informed him that it was necessary that his troops should evacuate the fort as soon as possible, and that I would endeavour to procure dhows for the purpose, and would place them in such a position that his followers might embark from the sally-port without entering the town.

About 10 A.M. I paid a visit to Saif-bin-Sulaiman, the Sultan's Governor, accompanied by Captain Sullivan and Lieutenant Gray, and made arrangements with the Customs Master for the engagement of the necessary number of dhows. I may add that, as soon as the news of the Akida's surrender had got abroad, the vessels, which had taken refuge among the creeks, at once returned to their usual position opposite the Custom-house, and before nightfall, the port had resumed its usually busy appearance.

The remainder of the day was occupied in the embarkation of the Akida's followers on board the dhows, a matter which could not be accomplished without some difficulty, when it is considered that they numbered nearly 1,000 souls, including 350 fighting men. The whole of the women and children, with the luggage, were, however, on board by sunrise.

At 7.30 A.M. on the 20th I landed, in company with Captain Sullivan, and attended by a party of 200 blue-jackets from Her Majesty's ships "London," "Rifleman," and "Nassau," with their small arms, and formally took possession of the fort, in the name of His Highness the Sultan. I was met outside the gate by the Akida, who conducted me over the whole of the works. The inner gate, over which is the Portuguese inscription of 1635, is commanded by two guns, mounted in the opposite tower, at a distance of about fifty yards, and it would have been impossible for an English, much less an Arab force, to have effected an entrance without suffering considerable loss. The total number of guns is 49, some of which are unserviceable, but the sea, harbour, and town faces are well protected, and judging from the ravages committed in the Governor's house, there is no reason for thinking that the guns are as honey-combed as they have been reported to be, most of them bear the date 1802, and they were probably mounted by His late Highness Sayyid Sa'ed after the surrender of the fort by the Mazrui Chiefs in 1833. The magazine is badly situated, being merely a square stone building near the centre of the fort, and was struck by a couple of round shots, after which the Arabs removed as much of their powder as they could to a more secure position.

The Sultan's flag having been rehoisted under a general salute, I handed the keys of the fort to the Governor, and the blue-jackets were re-embarked on board the "Rifleman" and "Nassau," Lieutenant Gray volunteered to conduct the Akida to a boat which was in readiness for him at the fort, and was fortunately enabled to prevent a collision between some of the Governor's undisciplined troops and the few Hadhrami's who had not yet embarked. Mohammed-bin-Abdullah and three of his principal Chiefs having come on board the Nassau, the anchor was weighed at about 2 P.M., and the two vessels arrived in Zanzibar Harbour at 7 P.M. on the following day.

The results of this expedition have been, in the highest degree, satisfactory. The Hadhrami Chief, Mohammed-bin-Abdullah, is a man of considerable ability and force of character, and possessed unlimited influence over men under his own command. He has since admitted that if we had not arrived at Mombasa, it was his intention to have made another attack upon the place, and having so great an advantage in guns and position, there is no doubt that the whole of the town must have come ultimately into his hands.



This example would have been followed at Melinde, Lamu, and other ports, and before long a number of small piratical nests would have arisen along the coast, which would have given us much trouble to suppress, for both the Sultan's unpopularity, and his military weakness would have rendered any efforts on his part futile; until, therefore, his power was again consolidated this state of things would have introduced a new and unfavourable phase into our Slave Trade policy.

All these contingencies have now been obviated. Tranquillity and confidence have been completely restored to Mombasa, the Sultan's authority re-established, and British prestige maintained, without a single casualty on our side. It may be predicted that the salutary influence of this measure will not pass away for many years to come.

I have been unable to ascertain the enemy's loss with any approach to accuracy, but it may be estimated at about fifteen killed, and fifty wounded. Eight serious cases will be treated at Zanzibar by Dr. Robb, the Civil Surgeon, and one operation was successfully performed this morning on board Her Majesty's ship "London."

I have not yet received a statement of the amount of British property plundered by the rebels, but before leaving Mombasa I directed the Customs Agent to forward me the required information as soon as possible. The Memons are not a wealthy class, and I should be disinclined to make a higher assessment of their loss than 3,000 dollars.

His Highness the Sultan, in common with all classes of the community, has been much gratified at the successful results of the expedition. He felt somewhat dissatisfied at the lenient terms accorded to the insurgent Chief; but I pointed out that he had been severely punished, not only by the loss of some of his best soldiers, but by the deprivation of the position he held. It is right, however, that I should record my reasons for extending lenity to this man. In the first place, I did not consider that the views of the Sultan deserved much consideration. He had allowed the rebel to hold possession of the fort until long impunity had emboldened him to attack the town; and I have even heard that he continued his subsidy throughout, as a bribe to withhold him from doing so; secondly, I considered that we had no personal quarrel with the rebel, who had hitherto, to the best of his ability, protected British property, and that our operations should be looked on solely as a political measure, intended to insure security in future to British subjects and interests, which would have been endangered through his incessant conflicts with the Sultan's Authorities, and that for this end it was sufficient merely to force him to evacuate the fort; and, lastly, because I am well aware that the Akida would have fought to the last rather than surrender himself to the Sultan, and I was most anxious to avoid the needless effusion of blood, which would have resulted from attempting to capture the citadel by assault. The Akida will now proceed with his followers to Pemba, where he possesses a very large and valuable estate, and will be occupied with the arrangement of his affairs, until the season is suitable for his return to Hadramant.

In conclusion, I have only to express my acknowledgments to Captain Sullivan, of Her Majesty's ship "London," the senior officer with the expedition, both for his prompt compliance with my wishes at the outset, and for the able manner in which the operations were subsequently conducted; to Commander Tuke, of Her Majesty's ship "Rifleman;" Lieutenant Commander Gray, of Her Majesty's "Nassau," and to the officers, petty officers and men under their command, for the gallant manner in which they assisted in carrying out a line of policy which I suddenly felt myself compelled to adopt under circumstances of great difficulty, and on my sole responsibility. The matter being one in which British interests were gravely imperilled, I endeavoured to act upon the principle which, after a long experience amongst Arabs, I feel convinced is the just one in dealing with them, namely, of displaying vigour and promptitude in the inception and execution of a plan, and moderation when success is assured; and the results having fully justified the policy, I trust that my proceedings will meet with the approbation of your Lordship.

I have, &c.

(Signed) W. F. PRIDEAUX.

---

Inclosure 1 in No. 29.

*Captain Prideaux to the Akida Mohammed-bin-Abdullah Bakashwain.*

(After compliments.)

I BEG to inform you that I have arrived at Mombasa for the purpose of protecting the lives and property of British subjects, which are endangered from the hostilities between yourself and the troops of His Highness the Sultan. As there will be no safety to British property, of which a considerable amount has already been destroyed, so long

as you continue to occupy the fort, I am compelled to call upon you to surrender the fort, and to come on board the "Nassau," together with your brothers and Chiefs; and in that case I will receive you under my protection, and promise that your life shall be safe, and that I will use my best endeavours to procure you a passage to Hadramant.

I shall feel obliged by your giving me an answer to this letter by noon. Should I receive no answer, or should you refuse to accede to my terms, I shall be obliged to use force against you. The signal that you are willing to come to terms shall be that you will keep your flag half way down the mast, until answered by a red flag from the ship.

January 18, 1875.

---

Inclosure 2 in No. 29.

*The Akida Mohammed-bin-Abdullah Bakashwain to Captain Prideaux.*

(After compliments.)

YOUR honoured letter has reached me, and I have understood its contents, the whole and in detail. You mention that you have arrived at Mombasa to watch and to settle matters between me and the soldiers of Seyed Burghash. God said "When you enter a house, you pass through its door;" but this is incumbent on you to do, for we have been in this country forty-eight years: no fault has ever appeared as having been committed by us, and on this we have evidence in the hand-writing of our Lord Seyed Burghash, which is sufficient to show that there is no cause for his enmity and dissension. But our Lord, Seyed Burghash, has listened to the words of the seditious and turbulent, but it cannot be helped. And you mentioned that no security is to be found for your subjects; but we have by no means wished for war. When the enemy attack us we defend ourselves; and you yourself saw troops were sent against us from Zanzibar; this is what you ought to have prevented before anything happened, by advising our Lord not to listen to the words of the turbulent. Now the affair is in the hands of our Lord, and you are Kings and Governors, and know if the King should fight with his soldiers. Had my Lord and you quieted down things before you listened to the words of the seditious, it would have been better, but what God wishes must be done.

Dated 10 Dhil Hijjah, A.H. 1291, answering to January 18, 1875.

---

No. 30.

*Captain Prideaux to the Earl of Derby.—(Received March 11.)*

My Lord, Zanzibar, January 25, 1875.

I HAVE the honour to forward to your Lordship copy of Decree of condemnation (with accompanying papers) passed in this Vice-Admiralty Court, in the case of a dhow which, after being chased and run aground at Ookoongui, near Hurte in the Island of Pemba, was captured by the launch of Her Majesty's ship "London," on the 2nd January, 1875.

The whole of the circumstances under which the seizure was made are set forth in the annexed affidavit of Lieutenant Sydney Apsey Holt, which was corroborated by the sworn evidence of Mr. Thomas John Mill, Boatswain, second class, who was in command of the other launch. Although there was no actual proof of there being slaves on board the dhow, I considered the fact of so large a vessel being intentionally run ashore as soon as our boats were sighted sufficient evidence of her complicity in the Slave Trade, and gave judgment accordingly. I should also add that, although nearly a fortnight elapsed between the date of seizure and the date of adjudication, no person appeared on behalf of the defendant before the Court.

I have, &c.  
(Signed) W. F. PRIDEAUX.



Inclosure in No. 30.

*Case No. 5 of 1875.*

---

*Decree.**In the Vice-Admiralty Court at Zanzibar.*

Our Sovereign Lady the Queen, against a dhow or native vessel, name, nationality, owner, and master unknown, her tackle, apparel, and furniture, seized as liable to forfeiture, by Sydney Apsey Holt, Esquire, Lieutenant in Her Majesty's navy, and in charge of two launches and a gig belonging to Her Majesty's ship "London," before William Francis Prideaux, Esquire, Judge in the Vice-Admiralty Court at Zanzibar, on the 14th day of January, 1875.

APPEARED personally the said Sydney Apsey Holt, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel, name, nation, owner, and master unknown, of the description and dimensions specified in the annexed certificate of admeasurement, was chased by a launch belonging to Her Majesty's ship "London," and after being run aground at Ookoongui, near Hurte, in the Island of Pemba, on the 2nd day of January, 1875, was captured by the officer above-named. I, the said Judge, having heard the evidence produced, and no person having appeared on part of the defence, having found sufficient proof that the said dhow or native vessel at the time of her seizure was engaged in the illegal transport of slaves, do adjudge the said vessel, her tackle, apparel, and furniture to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; and I do further declare that after having taken the circumstances into consideration, I consider that the destruction of the said vessel was inevitable, and I do fully approve thereof.

In testimony whereof I have signed the present decree, and caused my seal of office to be affixed thereto, this 14th day of January, 1875.

(Signed) W. F. PRIDEAUX,  
*Judge in the Vice-Admiralty Court, Zanzibar.*

---

*Affidavit.**In the Vice-Admiralty Court at Zanzibar.*

Our Sovereign Lady the Queen, against a dhow or native vessel, name, nationality, owner, and master unknown, her tackle, apparel, and furniture, seized by Sydney Apsey Holt, Esquire, Lieutenant in Her Britannic Majesty's navy.

Appeared personally Lieutenant Sydney Apsey Holt, Royal Navy, of Her Majesty's ship "London," and made oath that on the 2nd day of January, 1875, he was on detached duty from Her Majesty's ship "London," to cruise for the suppression of the Slave Trade on the east coast of Africa, in charge of two launches and a gig, during which cruise, on the 2nd day of January, 1875, about noon, a large dhow was observed working down from Kishkash, which, on sighting us, immediately put her helm up and ran aground at Ookoongui, near Hurte, on the north side of Port George.

I then proceeded in chase as far as the launch could go, and having anchored her, continued the chase in the whaler, and eventually reached the dhow. On the dhow grounding I observed a large number of people jump overboard from her, and wade to the shore, carrying with them everything they could, so that when I arrived alongside the dhow she was deserted, and everything in the shape of cargo or portable property, colours, and documents, by which her identity could be established, had been removed. On searching her I found in the bows a large cask of water, capable probably of containing from fifty to sixty gallons, four large chaddies or kasikis, two of which still contained some water, and about a bag and a-half of Mtama seed, large quantities of which were also strewed over the decks. Over the ballast were spread some pieces of matting, but I could discover no slave irons.

Some natives of the adjacent village of Hurte, who were standing on the beach, informed me that the people of the dhow had just taken many persons into the bush, and that from their appearance they believed them to be slaves.



Finding that the dhow was so firmly wedged on shore that the means at my disposal were quite inadequate to get her off, especially as she was grounded at high water, I determined to destroy her, in order to prevent her being again used in the Slave Trade, and accordingly set her on fire, and waited until she had burnt to the water's edge.

From information which I subsequently obtained from the chief man at Koani, I discovered that the master of the dhow I had burnt had, on the morning of Thursday the 7th of January, left there for Pangany, to which place the dhow was said to belong, in order to report her loss to his owners, and further that at the time of the dhow being run ashore there were thirty slaves on board.

(Signed) SYDNEY APSEY HOLT, *Lieutenant, R.N.*

Before me,

On the 14th day of January, 1875, the said Lieutenant Sydney Apsey Holt was duly sworn to the truth of the above statement.

(Signed) W. F. PRIDEAUX,  
*Judge in the Vice-Admiralty Court, Zanzibar.*

No. 31.

*Captain Prideaux to the Earl of Derby.—(Received March 11.)*

(Extract.) Zanzibar. January 26, 1875.

I HAVE the honour to forward copy of Decree of Restitution (with accompanying papers) passed in the Vice-Admiralty Court, in the case of a dhow belonging to a British Indian subject, and sailing under British colours, which was seized by the launch of Her Majesty's ship "London," on the 9th January, 1875.

The particulars of the capture are given in the annexed copy of affidavit of Lieutenant Arthur Shirley Hamilton. The whole issue rested entirely on the *status* of the boy Faraj, and at first I was induced to believe that he was actually the slave of the Indian Tayibjee Boodabhai. The boy alleged that he was a Muinde by tribe; that he had been taken to Kilwa, and sent by sea to Pemba, where he was purchased by one Ibrahim Mkufa; that this man subsequently died, and that he then passed into the possession of his present owner, in whose shop he had served until he accompanied his master on his present trip, which, according to the Nakhoda, was being made to Kiswain, a small island to the north of Chak Chak, for the purposes of laying in a cargo of cloves. The boy said that all this had happened within the space of three months, but it was evident from the perfect manner in which he spoke Kiswahili, that some years must have elapsed since he had left his native country.

On the following day the Hindoo (who had been committed to jail to take his trial for slave-holding) produced a document purporting to be a Deed of Freedom passed in favour of the Muinde Faraj by his late master Ibrahim Boodabhai, and signed by Khal-fan-bin-Hakim, the chief Kasee of Pemba. This document was dated about five and a half years ago, and on further investigation was clearly proved to be genuine. The alleged slave also admitted that he had received a Deed of Freedom, but that it had been retained by his master. Seeing, therefore, that the boy Faraj was no slave, but a free man, and that there was no evidence to show that he had been kidnapped for purposes of sale, I ordered the dhow to be restored to her owner, but condemned the Indian Tayibjee Boodabhai in the costs of the suit, as his conduct amply justified Lieutenant Hamilton in detaining the dhow.

I acquitted Tayibjee Boodabhai of the offence of slave-holding, but convicted him of misappropriating and illegally retaining in his own possession the Deed of Freedom, and sentenced him to pay a fine of fifty dollars, or in default to undergo three month's imprisonment.

Inclosure in No. 31.

*Case No. 6 of 1875.**Decree.*

in the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or Native vessel, named "Mbao," sailing under British colours; name of owner, Peerbhai Jeemunjee, and name of master, Mterie; her tackle, apparel, and furniture; and also against one male slave named Faraj, seized as liable to forfeiture by Arthur Shirley Hamilton, Esquire, a Lieutenant in Her Majesty's Navy, and in command of a launch belonging to Her Majesty's ship "London." Before William Francis Prideaux, Esquire, Judge in the Vice-Admiralty Court at Zanzibar, on the 14th day of January, 1875.

APPEARED personally the said Arthur Shirley Hamilton, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel, named "Mbao," sailing under British colours, whereof Peerbhai Jeemunjee was owner and Mterie master, of the description and dimensions specified in the annexed certificate of admeasurement, and containing one male African named Faraj, was seized off Mesal Island in the Pemba Channel, on the 9th day of January, 1875, by the above-mentioned officer. I the said Judge, having heard the evidence and examined the witnesses on both sides, having found proof that the said male African, named Faraj, is a free man, and not a slave, and there being no evidence to show that he had been kidnapped for purposes of sale, do adjudge the said dhow or native vessel free of the above charge, and do order her to be restored to her owner; but, after taking the circumstances of the case into consideration, I do condemn the alleged owner of the said male African, named Faraj, in all costs of suit, acquitting the seizer of all claims for damages, compensation, demurrage, or other expenses that have arisen, or may arise, by reason of the said seizure.

In testimony whereof I have signed the present Decree, and have caused my seal of office to be affixed thereto, this 26th day of January, 1875.

(Signed)

W. F. PRIDEAUX,

*Judge in the Vice-Admiralty Court, Zanzibar.**Affidavit.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel, called "Mbao," sailing under British colours, and having a provisional pass from Her Britannic Majesty's Consul-General at Zanzibar, dated the 6th of July, 1874, the owner being Peerbhai Jeemunjee, a British subject, and the master, Tiroo; her tackle, apparel, and furniture; also against one male slave, owned by one Tyahjei Boothabhai, a Hindo (British subject), seized by Arthur Shirley Hamilton, Esq., Lieutenant in Her Majesty's Navy.

APPEARED personally, Lieutenant Arthur Shirley Hamilton, Royal Navy, belonging to Her Britannic Majesty's ship "London," and made oath, that on the 9th day of January, 1875, he was on detached service from Her Majesty's ship "London," to cruise for the suppression of the Slave Trade on the East Coast of Africa, in charge of one launch; during which cruise, on the 9th day of January, 1875, whilst off Mesal Island, I intercepted a dhow, under British colours, coming apparently from Kohani Bay, and standing to the northward. I then boarded her, with an Interpreter; and on searching her, and mustering her crew, I found one male on board, of whom the Nakhoda could not give a satisfactory account, saying first that he was one of the crew; and afterwards, on being questioned more closely, that he was a passenger. I then removed the man whom I suspected to be a slave, and whose name is Feringhi, to the launch, and then questioned him, through the Interpreter. He then stated, that he was a slave, and belonged to a man at Pemba, but that he was then under the charge of Tyahjei Boothabhai (a British subject), but did not know where he was being taken. He also said, in reply to a question from me as to why he had not said this on board the dhow, that he was afraid to speak. I again boarded the dhow; and on further questioning the Nakhoda, he stated that he knew nothing about the man. The Hindo British subject abovementioned, also stated



at first that Feringhi was one of the crew, then that he was a passenger, and lastly, confessed that he was a slave, and under his charge

I then considered I was justified in detaining the dhow for further examination; and having searched her for arms, I proceeded to Zanzibar, where I arrived on the evening of the 12th of January, 1875.

(Signed) A. S. HAMILTON, *Lieutenant, R.N.*

On the 14th day of January, 1875, the said Arthur Shirley Hamilton was duly sworn to the truth of the above affidavit,

Before me, &c.

(Signed) W. F. PRIDEAUX,  
*Judge in the Vice-Admiralty Court, Zanzibar.*

No. 32.

*Captain Prideaux to the Earl of Derby.—(Received March 11.)*

My Lord, Zanzibar, February 1, 1875.

I HAVE the honour to transmit herewith copy of Decree of Condemnation (with accompanying documents) which has been passed in this Vice-Admiralty Court in the case of a dhow captured by the launch of Her Majesty's ship "London," on the 24th of January, 1875.

The circumstances of the case are detailed in the accompanying affidavit of Sub-Lieutenant Henry William Target. The mere fact of the dhow having grounded when sighted by the launch would not in itself have been sufficient to warrant the condemnation of the vessel, but the sworn evidence of the witness Jumah bin Jumah, which was given in a very fair, straightforward manner, proved clearly that a considerable number of slaves (sixteen, according to the witness, who was engaged in fishing at the time a few yards distant from the dhow) were landed at Makongui Island, where it was easy to transfer them to Pemba. Another fact, which, taken in conjunction with the other incidents of the case, was of a very suspicious nature, was, that the two passengers, who, according to the admission of the Nakhoda and crew, were taken on board at Tanga, left the dhow stealthily in the night at Pemba, leaving their swords, personal baggage, four goats, and eleven bags of grain on board the vessel. Had they been engaged in any honest venture, it is not likely they would have voluntarily endured this loss. Taking all the circumstances into consideration, therefore, I felt no hesitation in condemning the dhow as engaged in the illegal transport of slaves.

I have, &c.

(Signed) W. F. PRIDEAUX.

Inclosure in No. 32.

Case No. 7 of 1875.

*Decree.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel named "Panga," carrying no colours or papers, whereof Ali bin Sumbokh is master, and Hamed bin Rashid owner, her tackle, apparel, and furniture, seized, as liable to forfeiture, by Henry William Target, a Sub-Lieutenant in Her Majesty's Navy, and commanding a launch belonging to Her Majesty's ship "London." Before William Francis Prideaux, Esq., Judge in the Vice-Admiralty Court at Zanzibar, on the 1st day of February, 1875.

APPEARED personally the said Henry William Target, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel named the "Panga," carrying no colours or papers, whereof Ali bin Sumbokh was master, and Hamed bin Rashid owner, of the description and dimensions specified in the annexed certificate of admeasurement, was captured at Kohani, in the Island of Pemba, within the dominions of His Highness the Sultan of Zanzibar, on the 24th day of January, 1875, by the above-mentioned officer, I, the said Judge, having heard the evidence produced on both sides, and having found that the said dhow o



native vessel was at the time of her seizure engaged in the illegal transport of slaves between the mainland of Africa and the Island of Pemba, do adjudge the said vessel, her tackle, apparel, and furniture, to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; and I do further direct that the said vessel be broken up, and the materials thereof publicly sold in separate parts.

In testimony whereof I have signed the present Decree, and caused my Seal of office to be affixed thereto, this 1st day of February, 1875.

(Signed) W. F. PRIDEAUX,  
*Judge in the Vice-Admiralty Court, Zanzibar.*

---

*Affidavit.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel, name unknown, belonging to Zanzibar, owner not known, and being without a pass or other papers by which she could be identified, of which the Nakhoda's name is Ali-bin-Sumbokh, her tackle, apparel, and furniture, detained by Mr. Henry William Target, Sub-Lieutenant in Her Britannic Majesty's Navy, belonging to Her Majesty's ship "London," on suspicion that she was engaged in the Slave Trade.

Appeared personally, the said Henry William Target, Sub-Lieutenant of Her Majesty's ship "London," and made oath, saying:—

On the night of the 23rd of January, 1875, I was on detached service in charge of a launch belonging to Her Majesty's ship "London," for the purpose of cruising for the suppression of the slave Trade, when about 10 o'clock P.M., while lying at anchor off Kohani, I observed a dhow entering the bay from the westward. I immediately chased her in the dingy, when, on the boat being observed by the people on board her, her helm was put up, and, before I was able to overtake her, she was run on shore on the Island of Makongui. On eventually reaching and boarding the dhow, I found the Nakhoda, three of the crew, and two male passengers still on board her. On interrogating the Nakhoda, he told me at first that he left Chak-Chak on the 10th of January last, to go to Pangany, but could not make that port, and, therefore, endeavoured to reach Tanga, which is much further north. Subsequently he told me that he had sailed from Pangany on the 22nd of January for Kohani. He further stated that the proper Nakhoda was sick on shore at Zanzibar, which port the dhow left in October. The passengers substantiated the latter part of the Nakhoda's story, and stated that they had paid five shillings for their passage, and that of four goats and eleven bags of grain. On asking the Nakhoda why he had run his dhow ashore on sighting my boat, he told me that it was because she was leaky; but on examining her, I found no reason to suppose that she was unseaworthy, or at all in such a state as to warrant such a proceeding on his part.

Not being satisfied with the statements of the Nakhoda and the passengers, I sent the Interpreter on shore the following morning for the purpose of obtaining any information he could with regard to the dhow. On his return, in the afternoon of the same day, he informed me that he had discovered that 16 slaves had been landed from this dhow at the time she was run on shore, and had afterwards been taken across to Pemba in small canoes. The night being dark it was quite possible that these slaves could have been landed from the dhow as above stated, as a quarter of an hour or twenty minutes must have elapsed between the time of her touching the shore and that of my getting alongside her. A native of Kohani, named Jumah bin Jumah, who saw these slaves landed, volunteered to come to Zanzibar with me and appear as a witness against the dhow in Court, and I have accordingly brought him.

At the time the dhow was first run aground, it was nearly low water, but on the tide returning, about 2 o'clock the following morning, she floated off, and was taken by her people over to Kohani and beached there.

After hearing the Report of the Interpreter, and the evidence of the witness Jumah bin Jumah, I proceeded, in company with Sub-Lieutenant F. J. Grassie, also of the "London," to where the dhow was beached, and finding that she floated, I towed her off, and having anchored her close to my launch, informed the Nakhoda that I should take him to Zanzibar on suspicion of being engaged in the Slave Trade.

Sub-Lieutenant Grassie being about to proceed with his launch to Zanzibar, I placed the dhow in his charge, following myself on the morning of the 28th instant.

On my arrival at Zanzibar on the 29th, I found the dhow anchored off the "London."  
On searching the dhow, two swords and two boxes (of which I took possession) were found, and also nine bags of grain, said by the passengers to be their property.  
(Signed) H. W. TARGET, *Sub-Lieutenant*.

On the 1st day of February, 1875, the said Sub-Lieutenant Henry William Target as duly sworn to the truth of the above statement.

Before me,  
(Signed) W. F. PRIDEAUX,  
*Judge in the Vice-Admiralty Court, Zanzibar.*

---

No. 33.

*Captain Prideaux to the Earl of Derby.—(Received March 9.)*

My Lord, Zanzibar, February 8, 1875.  
I HAVE the honour to inclose herewith, for the information of your Lordship, a Report on the Administration and Commerce of Zanzibar for the years 1873 and 1874.  
I have, &c.  
(Signed) W. F. PRIDEAUX.

---

Inclosure in No. 33.

*Administration Report of the Political Agent and Consul-General at Zanzibar for the Year 1873 and 1874.*

---

PART I.—ADMINISTRATIVE.

THE political and civil jurisdiction of the Political Agent and Consul-General at Zanzibar, which is co-terminate with the dominions of His Highness the Sultan, extends from Warshaikh (lat. 2° 19' N., long. 45° 53' E.) to Cape Delgado (lat. 10° 41' S., long. 40° 32' E.) and includes the islands of Pemba, Zanzibar, and Mafia. This stretch of coast comprises to the north of Zanzibar Island the Somali towns of Makdishau, or Magadoxo (lat. 2° 1' N., long. 45° 24' E.), Marka (lat. 1° 42' N., long. 44° 45' E.), Brava (lat. 1° 6' N., long. 44° 3' E.), and Kismayu (lat. 0° 36' S., long. 42° 22' E.); the large island on which the Wagunya (Arab. Bajânû, plur. Bajâu), Settlements of Paté, Pazé, and Siyu, or Siwi, are situated, and the large Arabo-Swahili towns of Lamu (Amu) (lat. 2° 15' S., long. 40° 56' E.), Melindi (lat. 3° 12' S.), and Mombasa (lat. 4° 4' S., long. 39° 43' E.). To the south of Zanzibar, the only town of any importance is Kilwa Kivinja (lat. 9° S., long. 39° E. approx.), although small villages, each the centre of a lucrative trade in gum-copal and cereal productions, are very numerous. The whole line of coast is indented with creeks and estuaries, many of which are the embouchures of rivers of considerable length, but, with the possible exception of the Jub, none of them appear to be navigable beyond a short distance from the mouth, or to be of much service in developing the capabilities of inner Africa.

Of the varied races who inhabit this extent of littoral, the most important, both on point of wealth and influence, is that which, under the designations of Banian and Hindi, has its origin in the East Indies. Nearly the whole of the export coast trade is monopolized by persons of Indian birth or parentage, who, in the town of Zanzibar, act, not only as independent merchants or shopkeepers, but as agents or factors to the various European houses settled in the place. The whole of these Indian residents, with a few exceptions, have a claim to British protection, and are amenable to British jurisdiction.

In addition to the Indian and British-born inhabitants of Zanzibar, the Goanese are generally understood to be under British protection, in the absence of an officer accredited by the Crown of Portugal.

It has been impossible to ascertain the exact number of Indians residing in the Mrima, or coasts of Zanzibar, but it is believed that the details given in Appendix A. (Statistics of Population) which have been collected by Messrs. Elton and Holmwood, are approximately accurate. Unless the machinery of a census were employed, it would not be possible generally to do more than give the number of houses settled on the coast.



In the town of Zanzibar the total population of the Indian community is as follows:—

	Males.	Females.	Children.	Total.
1. Hindu .. ..	314	..	..	314
2. Khoja .. ..	850	650	725	2,225
3. Bohra .. ..	109	78	131	318
4. Memon .. ..	15	10	16	41
Total .. ..	1,288	738	872	2,898

The greater number of Hindus or Banians residing on the mainland are merely agents for the houses having their head-quarters at Zanzibar. They are about 500 in number, taking an average of two to a house where the population is not known. The Banians, who chiefly belong to the Wania and Bhattia sects, merely reside in the Zanzibar territories for a few years, and never bring their wives with them.

It is difficult to form more than a rough estimate of the number of Khojas settled on the coast, as in some ports it has only been possible to obtain the number of houses.

It is believed that very few Khoja women reside in the Mrima, and that it is the usual custom for Indian Mohammedans to form connections with women of native or servile origin. Taking the offspring of these *liaisons* as legitimate, it is probable that the total number of the Khoja community may amount to 500 souls.

Calculating in the same way, the numbers of Bohras and Memons settled on the coast may be taken at 225 and 75 respectively. Nearly all the numbers of these two communities reside in the towns and villages to the northward of Zanzibar.

The whole number of British Indian subjects may therefore be reckoned approximately as follows:—

	In Zanzibar	In Mrima.	Total.
Hindus .. ..	314	500	814
Khojas .. ..	2,225	500	2,725
Bohras .. ..	318	225	543
Memons .. ..	41	75	116
Total .. ..	2,898	1,300	4,198

The following is the number of the Goanese settled in Zanzibar and in the Mrima:—

	In Zanzibar.	In Mrima.	Total.
Shop-keepers.. ..	14	7	21
Clerks .. ..	10	..	10
Tailors .. ..	12	..	12
Servants .. ..	14	..	14
Washermen .. ..	2	..	2
Total .. ..	52	7	59

The number of British-born subjects resident at Zanzibar is as follows:—

	Males.	Females.	Children.	Total.
Official .. ..	4	3	2	9
Non-official .. ..	12	3	..	15
Total .. ..	16	6	2	24

Jurisdiction.

The jurisdiction possessed by the Consul-General in civil and criminal matters over this large body of British subjects is regulated by Her Majesty's Order in Council of the 9th of August, 1866. Under the terms of this Order, the Consul-General possesses unlimited powers in all suits of a civil nature, subject to an appeal to the High Court of



bay, where the sum or matter at issue exceeds 200 dollars in money value, and decided that all suits of a value exceeding 500 dollars be heard with Assessors. In criminal matters, the Consul-General has power to award a fine of 200 dollars or imprisonment not exceeding one month; or should he deem the offence to be inadequately met by the infliction of these penalties, he may, with the assistance of Assessors, award a fine of 1,000 dollars, or imprisonment up to twelve months. The Assistant Political Agents who have been appointed British Vice-Consuls at Zanzibar have similar powers under the Charter in Council.

Under the provisions of the Act of the Indian Legislature No. XI of 1872 (the Foreign Jurisdiction and Extradition Act) the Governor-General in Council has conferred on the Political Agent at Zanzibar (Notification No. 1275 of 13th June, 1873), the jurisdiction of a Justice of the Peace and Magistrate of the first class; and by a further Notification, No. 770, dated 1st April, 1874, the jurisdiction in cases coming under the Criminal Section of the Indian Penal Code, of a Deputy-Commissioner under Section 36 of the Criminal Procedure Code. The Political Agent is therefore empowered in certain cases to inflict seven years' rigorous imprisonment, subject to no appeal except to the Governor-General in Council.

The following Table exhibits the number of suits filed in the Consular Court during the years 1872, 1873, and 1874 :—

Year.	Number.	Value of Suit.		Fees paid.			Remarks.
		Dols.	c.	R.	a.	p.	
1872	45	32,171	25	673	0	0	4 suits for which no money value is claimed.
1873	68	38,909	37½	1,254	13	0	3 ditto. ditto.
1874	221	73,591	90	1,801	9	7	4 ditto. ditto.

I am unable to account for the great increase of litigation which is apparent during the past year. The Court is now held in an easily-accessible building, and every facility is given to suitors, but this is scarcely sufficient to afford an explanation. It may be mentioned, however, that as no Limitation Act is in force at Zanzibar, several claims of many years' standing have lately been brought before the Court; while the present transitional state of affairs here has also induced many people to seek a final settlement with their creditors, which in many cases can only be done through the intervention of the Consular Authorities. Whenever practicable, recourse has been had to arbitration.

The number of criminal cases disposed of in the Consular Court during 1873 and 1874 are shown below :—

Year.	Number.	Offences against the Slavery Laws.		Offences against Property.		Offences against the Person.		Petty Offences.		Fees and Fines levied.
		Convicted.	Acquitted.	Convicted.	Acquitted.	Convicted.	Acquitted.	Convicted.	Acquitted.	
1873	18	8	4	3	..	2	..	1	..	R. a. p. 2,026 5 6
1874	52	15	2	2	..	6	2	25	..	3,131 6 8

In such a community as the Indian colony at Zanzibar, consisting principally of traders and shop-keepers, offences of serious nature are very rare. The greatest difficulty has been to induce them to attend to ordinary sanitary rules, and to keep the narrow lanes in which they reside free from the accumulation of animal and vegetable refuse. Several of the householders, who have shown gross neglect in this matter, have been fined, but continual vigilance is still required.

The most serious cases were those of Indians tried for offences connected with opium holding or dealing. One of these, that of Lalljee Dayal, was committed by Mr. Kirk to the High Court of Bombay, but was dismissed by Mr. Justice Gibbs on the ground of want of jurisdiction, the accused not being a British subject. The matter is now under the consideration of Government, but there is no doubt that the IVth Article of the Treaty of 1873 has had the effect of placing all natives of India residing in Zanzibar on an equal footing with British subjects in all matters connected with the Slavery Laws.

## Political.

The political position of the State of Zanzibar and of its Sovereign has been so fully described in the published correspondence respecting Sir Bartle Frere's mission to the East Coast of Africa, that it would be superfluous, without entering into unimportant details, to attempt to add anything to the able paper furnished by the Special Envoy on the subject. I shall, therefore, confine myself to mentioning one or two of the principal incidents which have occurred since the commencement of 1873.

The chief event during the two years under review is the signing of the Treaty for the suppression of the sea-borne Slave Trade, which was negotiated by Sir Bartle Frere, and concluded after the departure of the envoy by Dr. Kirk. I shall advert to the effects of this Treaty a little further on.

One incident, which should not be left unrecorded, is the death of the Mumji Mku, or Sultan of the Wahadium, or original inhabitants of Zanzibar. This lad, who is mentioned by Sir Bartle Frere in his Report, was the last of his race; and the tax upon the Wahadium, being no longer continued, they may be looked on as assimilated in every respect except language with the other inhabitants of Zanzibar. Sultan Ahmed, the Mumji Mku, died in March 1873 from small-pox.

The year 1873 was darkened by an event of an almost unprecedented nature on the East Coast of Africa. On the 15th September, Lieutenant M. McCausland, of Her Majesty's ship "Daphne," was murdered at Kionga, a small village to the northward of Lamu, by a party of Wagumja. The village was destroyed, and the murderer subsequently arrested and imprisoned in the fort of Zanzibar, where he died before the orders of Her Majesty's Government as to his disposal could be received. The motive of the crime is supposed to have been connected with our Slave Trade policy.

Two other murders of Europeans also took place in 1874. On the 28th January, Mr. Benjamin Hartley, a young student belonging to the Universities' Mission, was killed at Morongo, a small village near Tanga, where he fell in with a slave caravan, and having injudiciously interfered with the Arabs in charge, he was shot down, and after being barbarously hacked about, was left for dead. He was found and removed to Zanzibar, but died from the effects of his wounds on the 15th February following. Every effort was made to discover the murderers, but without success.

On the 10th April, Mr. Arther Heale, the Agent of a German house at Brava, was attacked and speared by two bush Somalis while returning from a visit to a garden he possessed outside the town, and died a few days afterwards. The Somalis made their escape, but it is believed that they are known, and they may ultimately be captured. No blame appears to be attributable to the Authorities or people at Brava.

Nothing further of public interest has occurred during the period under review.

## Public revenue.

The revenue of His Highness the Sultan, Sayyid Barghash bin Sa'id bin Sultan, is almost entirely derived from the Customs duties, which are farmed by the Bombay firm of Jairam Sewjee. The sum annually paid by this house is 300,000 dollars, but it is understood that the total purchase-money amounted to 540,000 dollars, the balance of 240,000 being employed in paying off the large debt due by the Ruler of Zanzibar to the Customs farmer. The farm will expire in August 1876, and it is believed that the debt will be liquidated about the same time. In order to expedite this end His Highness has lately begun to levy some vexatious and restrictive duties upon coast produce, a matter which will form the subject of a separate report.

The Sultan's private estates bring him in an income of 25,000 dollars per annum. He has lately turned his attention to sugar-planting; but, as it is very doubtful whether the climate of Zanzibar is suited to the cultivation of the cane, it is not probable that much success will attend his efforts in that direction.

The loss of revenue consequent upon the abolition of the sea-borne Slave Trade is estimated by Dr. Kirk at nearly 9,000*l.* per annum.

## Slave Trade.

Since the conclusion of the Treaty of the 5th June, 1873, no large captures have been made by our cruizers of any vessels clearing from ports in the dominions of the Sultan of Zanzibar. In September 1873 a large dhow, containing 217 slaves, was seized by the Arab Governor of Lamu, but, with this exception, all the large seizures have been made in the vicinity of Madagascar, and it has been clearly shown that a considerable trade still exists between that island and the small ports in the vicinity of Mozambique. The appointment of a Consul to the latter place will undoubtedly do much to check this traffic.

I annex (Appendix B) detailed statement of the cases heard and determined in this Vice-Admiralty Court during the past two years, of which the following is a summary:—



Year.	Cases brought into Court.	Decree of Condemnation.	Decree of Restitution.	Number of Slaves liberated.
1873	29	25	4	165
1874	14	13	1	674

So far as the conveyance of slaves by sea is concerned I am glad to be able to report that, to the best of my knowledge, the Sultan of Zanzibar has steadily adhered to his engagements, and has, whenever called upon, cheerfully assisted the Political Agent in carrying out the policy of England; but, within the same period, the Slave Trade has been resuscitated in a comparatively new form, and, from the latest intelligence received, there is little doubt that the land traffic, if not speedily checked, will soon grow to a regularly organized system, and eventually prove more lucrative than the maritime trade. I am convinced that half measures will be of no avail in stopping this movement, and that, however opposed such a step may be to our traditional policy, the blessing of freedom cannot be assured to Equatorial Africa until the tree is felled at the root, and a system established in the slave-producing districts of the Nyassa, by the formation of a permanent settlement.

By Article IV of the Treaty of 1873 natives of Indian States under British protection were precluded from any longer possessing slaves, and, with the view of freeing any person who might still be held in bondage by British-Indian subjects, Mr. Kirk and Captain Elton respectively undertook missions to the northern and southern portions of the Sultan's dominions, which occupied several months at the end of 1873 and beginning of 1874.

The following table exhibits the results of these missions:—

Name of Consular Officer.	Owners.	No. of Slaves.	Remarks.
Dr. Kirk .. ..	145	478	201 elected to remain with masters.
Captain Elton .. ..	313	1,409	927 ditto ditto.
Total .. ..	458	1,887	

As all deeds of mortgage in which slaves are held in part security have been declared to be invalid, there is much reason to hope that the stigma of slave-holding has at last been cleared away from the reputation of the subjects of the British Crown residing on the East Coast of Africa, and that the capital which has for years past been employed in promoting this abominable traffic may be now diverted to the higher purpose of developing the legitimate trade of these regions.

As auxiliary to our efforts for the suppression of the trade, the operations of the vessels employed in the survey of the East Coast must not be left unnoticed. Her Majesty's ship "Shearwater" arrived at Zanzibar in July 1873, and before her departure for the Cape, in February 1874, had completed the survey of Zanzibar Island, and the opposite coast between Pangani and Dar-es-Salam, and had roughly sketched the coast to the southward as far as Kilwa. On the whole, the old charts of Captain Owen were found not so much to need corrections as additions. Her Majesty's ship "Nassau" arrived in April 1874, and, commencing at Kiswero, has made a careful survey of the coasts as far as Cape Delgado, including Lindi and Mikindani harbours, and the mouths of the Mungulho River. It is impossible to speak too highly of the labours by which Commanders Wharton and Gray, and the indefatigable staff of officers under their respective commands, have added to our previously limited knowledge of the geography and hydrography of this interesting but little known region.

East African surveys.

In concluding this portion of my report I may mention that, with one temporary exception, the relations of this Agency and Consulate-General with the Representatives of the other Treaty Powers have been of the most friendly nature. During the past year I have had to lament the death of one of my colleagues, Mr. C. E. Ballard, Consul for the United States of America, who died of dysentery on the 12th October last, as well as of Mr. Richard Brenner, the well-known African traveller, who died on the 2nd March, and, although he held no official position at Zanzibar, was Vice-Consul for the Austro-Hungarian Empire at Aden.

Foreign relations.

The Consulate of Great Britain was raised to the rank of a Consulate-General on the 18th July, 1873, and two officers were appointed as assistants to the Political Agent in March 1873, and subsequently nominated as Vice-Consuls. I subjoin a list of the personnel of the various Consulates as they stood on the 31st December, 1874.



*Great Britain and Ireland.*—John Kirk, M.D., Political Agent and Consul-General (on leave); Captain W. F. Prideaux (acting); Captain Frederic Elton, First Assistant Agent and Vice-Consul; Frederic Holmwood, Second Assistant Political Agent and Vice-Consul.

*France.*—Emile de Gaspary, Gérant du Consulat.

*Germany.*—Robert Veers, Acting Consul.

*United States of America.*—Frederick M. Cheney, Acting Consul.

The following table gives the statistics of the foreign populations in Zanzibar on the same date:—

	Males.	Females.	Children.	Total.
French .. ..	15	5	..	20
German .. ..	15	2	..	17
American .. ..	5	..	..	5
Total .. ..	35	7	..	42

## PART II.—COMMERCIAL.

### Section A.—Trade of Zanzibar.

It will be convenient to divide this portion of my report into two sections; the first comprising a few remarks on the present condition of the trade and navigation of the port of Zanzibar, and the second, a very complete and able *résumé* of the commercial state of the principal ports on the mainland of Africa, to the northward of Zanzibar, which has been drawn up by Mr. F. Holmwood, Second Assistant Political Agent and Vice-Consul, and is the result of the experience gained by that officer during his recent mission to the coast.

It has been frequently pointed out by my predecessors that no great reliance can be placed on the returns furnished to this Agency by the Custom-house authorities or by private firms, it being the interest of the former to exclude competitors from entering the field when the quinquennial sale of the farm takes place, and of the latter to prevent the establishment of rival houses in the place.

It is also impossible to procure trustworthy statistics of the export trade of that port, as no returns are kept except at time of entry, when the 5 per cent. *ad valorem* duty is levied. A tolerable idea can, however, be formed of the amount of exported produce from the statements which accompany this report (Appendix C, Statistics of Trade), and which exhibit the totals of the various articles imported into Zanzibar from the mainland. By far the great majority of these articles are exported to Europe, India, and America, and it is on them that the trade of Zanzibar chiefly depends.

The following table exhibits in pounds sterling the total value of the import trade at Zanzibar for the years 1867-68 (the latest period reported on), 1872-73, and 1873-74. The commercial accounts of the place are made up to the 22nd day of August, the date of the Nowroz. Imports at Zanzibar Custom-house, exclusive of coast produce:—

Year.	Value Imported.	Increase.	Decrease.
	£	£	£
1867-68 .. ..	433,693	..	..
1872-73 .. ..	340,505	..	93,188
1873-74 .. ..	395,252	54,747	..

It will be apparent from the above that the trade of Zanzibar cannot be considered as in a very satisfactory condition just at present. This is, I think, chiefly attributable to the existing transitional state of affairs. The action taken by Her Majesty's Government with regard to the Slave Trade has unsettled the minds of the mercantile community, who scarcely know whether to consider the present arrangements as final or not; and it will probably be some time before confidence is restored. A marked improvement is, however, perceptible in the returns for last year.

The following table exhibits the total value of the import trade from Great Britain, British India, and Kutch, for the years 1867-68, 1872-73, and 1873-74 :—

Year.			Value Imported.	Increase.	Decrease.
			£	£	£
1867-68	..	..	153,305	..	..
1872-73	..	..	138,515	..	14,790
1873-74	..	..	169,758	31,243	..

The ratio of British interests in Zanzibar, as compared with the whole of the foreign trade, is thus extremely favourable.

The following are the principal articles in which an increase is observable in the returns for 1872-73, as compared with them for 1867-68 :—fish (salt), fruits (dried), grain and cereals, ivory, salt, and timber. A decrease is perceptible in the following articles :—arms, beads, cotton cloth, cordage, metals, perfumery and drugs, soap, sugar, wines and spirits, and wire (copper and iron).

In 1873-74, as compared with the previous year, the following articles show an increase :—arms, beads, cotton cloth, crockery, gunpowder, metals, oil and oil seeds, perfumery and drugs, soap, sugar, timber, wax, and wire. A decrease is exhibited in the following items :—gold lace, grain and cereals, ivory, wines and spirits.

It is impossible, without possessing a more intimate acquaintance with the local conditions which affect the trade of Zanzibar than anyone after only a year's residence can pretend to, to account satisfactorily for these fluctuations. I may, however, allude to the significant fact that the items of arms, beads, and wire, which show a marked decrease in the returns for 1872-73, more than recovered their position in 1873-74. It is no secret that, while the negotiations for the Treaty of 1873 were in progress, all orders for these articles (which are chiefly used in connection with the Slave Trade—the “arms” being miserable muskets, worth a few shillings each) were cancelled, whilst their renewal in the following year affords a melancholy proof of the vitality of the land traffic, to which public attention is now directed.

The value of imports from the coast to Zanzibar during the years 1867-68, 1872-73, and 1873-74, is shown in the following table :—

Year.			Value of Imports.	Increase.	Decrease.
			£	£	£
1867-68 ..	..	..	321,642	..	..
1872-73 ..	..	..	366,223	44,581	..
1873-74 ..	..	..	255,937	..	110,286

The following articles of coast produce show an increase in 1872-73, as compared with 1867-68 :—cloves, cocoanuts, copal and molasses. A decrease is observable in the following articles: cassava root, cowries, copra and coir, ghee, ivory (slight), and orchilla.

In 1873-74 the following fluctuations occur: increase—copra and coir, ghee, hides, and sesamun; decrease—cloves, copal, cereals, ivory, and timber.

It is not easy to account for the decrease in the import of cloves during the last year. According to the Custom-house returns the amount imported into Zanzibar from Pemba in 1872-73 was valued at 500,000 dollars, and in 1873-74 at 200,000 dollars, but I am assured by one of the principal merchants of Zanzibar that these figures are not correct, and that the following statement approaches nearer to accuracy :—

Year.			Amount Imported.	Price per Frasilah.	Total Value.
			Frasilahs.	Dols.	Dols.
1872-73 ..	..	..	80,000	6	480,000
1873-74 ..	..	..	50,000	8	400,000

According to the same authority the crop for 1874-75 is expected to reach 80,000 frasilahs of 35 lbs. per frasilah, which, at the present price of 9 dollars per frasilah, will realize a total value of 720,000 dollars.



The falling off in ivory is due partly to the war with Mirambo in Unyanyembe and partly to the prohibitory duties which have lately been imposed by the Sultan, and which have a tendency to divert the trade to Mozambique and the Somali country.

Orchilla weed, formerly one of the staple products of the coast, is now a drug in the market. Large quantities exported in former years are still lying unsold in the warehouses of Marseilles; and the Californian weed, though not equal to the finer descriptions of orchilla produced on the east coast, is so much cheaper that it has driven the latter entirely from the field.

The foreign trade at Zanzibar, as distinct from the British, is carried on by two German, one French, and three American houses. I have been favoured by the German Consul with the following details of the trade which has passed through the hands of the two Hamburgh houses of O'Swald and Co. and Hansing and Co., during the years 1872 and 1873. The returns for 1874 have not yet come to hand:—

## IMPORTS.

Articles.	1872.	1873.
	Dols.	Dols.
Grey and coloured cotton goods .. .. .	165,000	240,000
Sundry manufactured goods .. .. .	192,000	185,000
Glass-ware and beads .. .. .	63,500	84,000
Arms and ammunition .. .. .	75,000	61,500
Sundry hardware .. .. .	8,000	5,000
Iron .. .. .	11,500	6,000
Sundry smallware .. .. .	33,000	15,500
Sundry merchandize .. .. .	15,000	37,000
Total .. .. .	563,000	634,000

## EXPORTS.

Articles.	1872.	1873.
	Dols.	Dols.
Gum animi (copal) .. .. .	53,000	52,000
Cloves .. .. .	10,000	17,500
Orchilla weed .. .. .	81,000	27,000
Timber .. .. .	2,000	2,000
Hides .. .. .	122,000	73,000
Cocoanut-oil and copra .. .. .	8,000	2,000
Sugar .. .. .	21,000	5,500
Sesamum .. .. .	32,500	56,000
Ivory .. .. .	19,000	106,000
Sundries .. .. .	11,500	36,000
Total .. .. .	360,000	377,000

The American houses represented at Zanzibar are Messrs. John Bertram and Co., Messrs. Arnold, Hines, and Co., and Mr. John Ropes. During the two years 1873 and 1874 the value of the inward and outward cargoes (excluding treasure) was as follows:—

	By Sailing Vessels.	By Mail Steamers.	Total.
	Dols.	Dols.	Dols.
Inward cargoes .. .. .	619,605	..	619,605
Outward cargoes .. .. .	946,516	300,350	1,246,866

The above return does not include 600,000 dollars worth of American gold which was imported into Zanzibar by the mail steamers.

The French trade of Zanzibar is in the hands of the Marseilles firm of Roux de Fraissinet and Co. I have not been able to obtain any details of the transaction of this house.

The establishment of the new lines of mail steamers has effected a revolution in the carrying trade of Zanzibar. The port is now connected with Aden, and thence with Bombay and England, by the monthly mail service of the British India Steam Navigation



Company; with the Comoro Island and Madagascar by the steamers of the same company, serving under contract with the French Government; and with Natal and the Cape by the mail service of the Union Company. It is scarcely too much to say that, with the exception of a few small sailing vessels employed in the coasting trade, the whole of the commerce of Zanzibar is now conveyed in English bottoms.

The following table exhibits the number and tonnage of square-rigged vessels and merchant schooners that have entered the port of Zanzibar during the years 1873 and 1874:—

Nationality.	1873.		1874.		Total.	
	Number.	Tonnage.	Number.	Tonnage.	Number.	Tonnage.
English steamers .. .. .	22	22,639	40	30,874	62	53,513
„ sailing vessels .. .. .	10	3,865	4	1,810	14	5,675
American „ .. .. .	8	4,964	11	4,449	19	9,413
German steamers .. .. .	6	7,800	3	3,950	9	11,750
„ sailing vessels .. .. .	8	3,630	9	4,056	17	7,686
French „ .. .. .	5	1,739	8	2,044	13	3,783
Norwegian „ .. .. .	1	1,400	2	850	3	2,250
Portuguese „ .. .. .	3	700	2	500	5	1,200
Dutch „ .. .. .	..	..	2	1,300	2	1,300
Danish „ .. .. .	..	..	1	300	1	300

There are no returns of the number of dhows or native vessels entering Zanzibar under English colours, but the number of provisional passes of British registry, given to vessels under British or British-Indian ownership, amounted to 216 in 1873 and to 206 in 1874.

The following statement of the number of dhows bearing French colours, which have entered Zanzibar during the years 1872, 1873, and 1874, may be of interest:—

Year.	Number.	Tonnage.	Remarks.
1872 .. .. .	67	3,406	
1873 .. .. .	93	4,906	
1874 .. .. .	100	4,868	

On carefully reviewing the present commercial position of Zanzibar it is impossible not to feel that, at present, it offers by no means an eligible field for the employment of English capital.

The disastrous effects of the hurricane of April 1872 have not yet passed away, and the transitional state of things, to which allusion has been made above, will not, it is to be feared, be remedied until some measures have been taken to place the question of the inland duties upon a sounder basis, and to ensure a sufficient revenue to the State without having recourse to an injudicious interference with the natural course of trade. The whole mercantile community is unanimous in declaring that trade was never so dull as at the present time, and this depression will continue to be felt until some radical change is effected in the conditions under which the commerce of the east coast is carried. Ivory, the staple product of the coast, is, from various reasons, almost excluded from the Zanzibar market; the unsettled state of the Somali ports, which are the chief emporia of the trade in hides, is causing the German houses seriously to take into consideration the advisability of continuing their local agencies; and the only article for which there appears to be a high demand and corresponding profits owes its favourable position in the market to the fact that the hurricane spared the clove plantations of the Island of Pemba, and that no competition is to be feared from any other part of the Sultan's dominions. The cultivation of sugar, regarding which such high anticipations were formed some years ago, has only met with very moderate success, owing to the uncertainty of the seasons at Zanzibar. In addition to this the present state of the currency must be considered. The circulating medium, consisting of American gold and Indian rupees—both considerably over-valued—has driven English gold out of the market, and the course of exchange must be necessarily unfavourable to English traders. At the time the American gold dollar was legalized as the monetary unit it was anticipated that English sovereigns would be imported in sufficient numbers to counterpoise the impetus given to the introduction of the American coin. This, however, did not prove to be the case, and the English sovereign has consequently been demonetized.

It is now so rare in Zanzibar that although its value, in relation to the gold dollar, is 4 dols. 86 c., it cannot be purchased under 4 dols. 93 c., and remittances on England can only be effected, therefore, at a heavy loss. The fictitious value of the American gold dollar being now fixed by usage, no fresh importations of English sovereigns would suffice to solve the difficulty, as they would inevitably be undervalued.

Section B.—*Agricultural and Commercial Report on the Northern Dominions of the Sultan of Zanzibar.*

The statistics given in the following sketch of commerce and agriculture on the East Coast of Africa north of Zanzibar, for the commercial year ending 22nd August, 1874, cannot be considered strictly accurate, no satisfactory means existing for checking the figures; they are therefore inserted incidentally, rather than in a tabular form. Those relating to commerce may be taken as placing trade in a less prosperous light than it actually was.

As far as possible each district is considered separately, though from the general nature of the Report this plan cannot be fully carried out.

*Mombasa and Takaungu.*—Mombasa is a town of about 12,000 inhabitants, mostly Swahilis. The British subjects consist of the Indian community, numbering ninety-six houses,—namely, fifty-two Bohras, thirty Memons and Scindis, and fourteen Hindoos; and the members of the two Mission Stations at Ribe and Rabai, numbering eleven Europeans, including children.

The town is situated entirely on the Island of Mombasa, or Mvita, as it is called by the natives,—a small island, about 3 miles long by  $1\frac{1}{2}$  broad, lying in a deep bight, well sheltered at all seasons of the year. The creeks which separate it from the mainland are deep and accessible to the largest vessels, forming north and south harbours, capable of accommodating a fleet of men-of-war, and affording the—on this coast—unusual advantage of safe landing during the whole year. The creeks branch out above the island, and give great facilities for bringing down produce from the Wanyika country for about twelve miles inland.

The town is built along the banks of the north harbour, which alone is now in use, though that to the south is more commodious.

The exports consist of millet (*holcus*), Indian corn, ivory, copal, and sesamum (oil seed).

Rice, and a few other cereals, also manioc (cassava), and sugar-cane are grown for home consumption chiefly. Wax and india-rubber might be exported in large quantities, but the natives are everywhere wanting in that enterprise which would lead Europeans at once to prepare these valuable products from the raw material. In the districts around Mombasa I observed cotton of two varieties growing wild, yet quite free from blight or insects.

The whole of the copal and Indian corn comes from the Wanyika countries, though there are said to be very extensive deposits of the former in the Teita range of hills, which trend north and south, averaging ninety miles from the coast. The millet is grown by slave labour in the surrounding plantations; and the ivory comes from Ukamba, Teita, Chaga, and the Masai country.

There is a considerable amount of slave dealing carried on here, numbers of the people acting as agents for proprietors in the Takaungu districts; also as overseers, guides, &c., in connection with the new land route.

The Customs duties for the year just ended are given as follows:—

	Dollars.
720 frasilchs ivory, at 3 dollars .. .. .	2,160
Copal, hippopotamus' teeth, rhinoceros' horns, and miscellaneous produce ..	1,336
Goods imported direct from Bombay and Kuch (5 per cent.) .. .	104
Total .. .. .	3,600

The total for the year 1872—1873 amounted to 5,115 dollars, and there is thus a decrease of 1,515 dollars in the duties for 1873—1874, yet the state of trade is declared to be unaltered, except that the millet harvest, having far exceeded the average, a much larger export of that grain is taking place. The cause of this decrease in duty is that the mail steamers have taken the import trade out of the hands of the native dhows, so that nearly the whole of the cotton and manufactured goods now come through Zanzibar,



instead of to Mombasa direct. The 5 per cent. duty is therefore paid at Zanzibar, instead of at Mombasa, as formerly.

The late Customs master, Khimji, has been dismissed from his appointment, and replaced by Lalji Ananji, a young Wania of very ordinary stamp, who was unable to give me the slightest information. Khimji procured the above statistics, and at the same time informed me that at least a third should be added to any statement of Customs receipts procured from Custom-house books at the coast towns. Notwithstanding his dismissal, this Banian seems to be still the leading man among the Indian community here.

The principal exports of Mombasa are millet and Indian corn, which paid no duty up to the date of this Report. The former is grown by slave labour in the plantations; and the latter brought down entirely by the Wanyika, who cultivate it largely.

Takaungu, however, is quite taking the place of Mombasa as a grain port. It is situated about thirty miles to the north. Sheikh Rashid al Mazrui, the Governor, and many of his relatives, being large landed proprietors and cultivators, and being thus identified with the interests of the country, which, moreover, has been ruled by the house of Mazrui for centuries, may have much to do with this prosperity; but the soil, from all accounts of the country above Takaungu, which has lately been brought so largely under cultivation, is unequalled, and the surrounding tribes being peaceable, everything is in favour of this district.

The port of Takaungu is its one disadvantage, it being a tidal creek with a dangerous bar. Several dhows have been wrecked here lately; and Kilife, three miles to the north, will be the future port of this district as long as the grain trade is confined to native vessels. This place is a broad creek, well sheltered, and without any bar, in fact, almost a bay or cove. Dhows of the largest size can enter and lie there during the whole year; a hard and broad road has also been completed between it and Takaungu.

I had no opportunity of visiting Takaungu district this year, and cannot, therefore, speak with certainty as to the extent of its cultivation, but if the information I received is to be relied on, this place is rapidly rising to importance, and is likely to become one of the future granaries of East Africa.

*Malindi and Mambrui.*—Malindi is a town of about 5,000 inhabitants, situated sixty-two miles north of Mombasa. It possesses a fine harbour, but is exposed to rollers during the north-east monsoon.

Mambrui, a town of 500 or 600 inhabitants, is situated in the same bay, but outside the harbour; and the only landing is over a semicircular bar of coral, which breaks the rollers to a certain extent, but must be passed at high water at the risk of shipping a heavy sea, which not unfrequently swamps dhows venturing to this place. It is twelve miles from Malindi by land, and the River Sabaki enters the bay half-way between the two places. It is under a separate Governor, who, however, was merely placed there to endeavour to open up the caravan routes through the Galla country. In this he has met with but partial success; and as all business now done there passes through the hands of merchants whose head-quarters are at Malindi, it is hardly possible to look upon these two places as separate districts, they are therefore taken together in this Report.

The Indian community comprises thirty Bohra, five Memon, two Khoja, and twelve Hindoo houses.

Here the bulk of the trade is in millet (*holcus*) and sesamum (oil-seed); as many as thirty large dhows leave during September and October, laden with the former principally, for Makulla, and in February, March, and April, from fifteen to twenty are loaded with the latter. The millet harvest is over early in September; the sesamum gets ripe early in November, and is finished gathering towards the end of the year.

The plantations extend for about twelve miles inland, and nothing but the fear of the Galla and Wasania tribes, that surround them, prevents cultivation from extending as far as Takaungu. The town pays 450 dol. per annum to these tribes to purchase peace, and it is understood that the apprehension and return of runaway slaves is included in the bargain.

The soil is extremely fertile, without being either heavy or damp. Bush land, after being roughly reclaimed by burning, produces heavy crops for five consecutive years without any kind of dressing; the sowing, however, is carefully performed, and weeds are kept under. Insects are not troublesome, but enormous flocks of small birds are the pests of the farmer here, and were the only things greatly complained of when conversing with proprietors of land. The sesamum seed, which is all of the black variety, grows as cleanly as the grain, and one may walk for miles through fields, closely and regularly planted, without being able to notice a spot of blight, or a patch destroyed by insects.



This year, the millet harvest has been exceptionally prosperous, and the sesamum crop bids fair to be equally so,—both in quality and quantity. The market price of the former has rapidly sunk from 2 dol. 75 c. per gisleh of 320 lbs. to 2 dol. 25 c., and the price of the latter is expected to average 4 dol. or 4 dol. 25 c. per gisleh of 250 lbs. These rates are lower than have obtained for years past.

The millet is shipped off at once for Makulla and Zanzibar; but the sesamum is mostly stored till the beginning of the south-west monsoon,—about four and a-half months,—when it is shipped to Arabia, but part is sent to Zanzibar during the north-east monsoon. There is a small export of Indian corn.

The duties on grain up to the date of this Report were: millet (*holcus*) 12½ c. per gisleh; sesamum (oil-seed), 25 c. per gisleh; Indian corn, 5 per cent. *ad valorem*.

I had much difficulty in obtaining the statistics of the Customs duties of this district. Premji Oderji, the Customs master, evidently thinking it against his interests to answer my inquiries, but I obtained the following through Ali Dina, a Khoja, who is quite the leading man in the Indian community.

The duties for the year 1872-73 amounted to 4,000 dol., and for this year 1873-74 to 3,500 dol. The decrease, 500 dol., is attributed to the same cause as that at Mombasa. The increase, consequent on the prosperity of the harvests, does not appear, as it will be credited to the revenue for 1874-75.

*Ozy and Tana Rivers.*—The district of Kipini, comprising the mouths of these rivers, lies about twenty-five miles south of Lamo, and is cultivated by proprietors residing generally at that place. There are five British subjects—two Bohras and three Hindoos—in the district, but they are all connected with houses in Lamo, and most of the produce grown or arriving there is exported through that town.

This district is taken separately because the two Rivers Ozy and Tana, which flow through it, and enter Formosa Bay within twenty miles of each other, undoubtedly form one of the natural highways to inner Africa which have never been explored, but which, there is reason to believe, will eventually become of the first importance.

Having spent a considerable time in questioning natives from various parts of these rivers, and traders and slaves who have traded on them, and finding their testimony agreed in a way most unusual among these people, I give the substance of it at some length.

Kipini and Kao are two small towns near the mouth of the Ozy, from which caravans usually start on this route; but occasionally one is organised at Mambrui, to which reference has already been made, proceeding via Gulcha and Garawa, two villages in the Galla country, which here reaches nearly to Ras Ngomeni.

The goods taken to purchase ivory are white and blue cottons, beads, red (Maskat) dye, thick copper wire, iron hoes, brass rings, and copper chains. 6 dol. to 10 dol. worth of these goods is reckoned as the price of one *frasileh* (35 lbs.) of ivory. The greater part of the route is by water; the canoes used are capable of accommodating fifty men, and four of these is the average number to each caravan. The usual time for starting is in December or January, when the River Tana is at its height and the country flooded, except in a few places where the banks on both sides are high ground. The route soon leaves the Ozy, and enters the Tana by a deep but narrow channel, which is said to be an artificial canal.

The passage of this canal occupies three hours, and the town of Chara is situated at its junction with the Tana. The next stage is to Simikaro, four and a-half hours, and here the Pokomo country is entered, and the river is commonly known as the “*’mto Pokomo*.” The Wapokomo are an extraordinary people, living in a country which the smallest freshet turns into a vast lake, and which during the annual rise of the river, in December, January, and February, is always under water. Their huts are erected on wooden stages to keep them out of the water, and from the nature of the country they can only cultivate in small patches, and the consequence is that they are constantly in want. They suffer very little from fever, and two natives from Lamo assured me that for years they had traded on this route, having huts and wives on each important stage; they rarely slept in the boats, yet they were remarkably free from illness. The great drawback they experienced was the plague of mosquitos, which they described as never absent; so numerous are these pests that the largest fires were useless in preventing their attacks, and where a native complains of these insects they must be, indeed, venomous.

The Wapokomo are a mild and inoffensive race, and endure the many disadvantages of their country for the sake of the safety it affords them,—the Gallas, whose territory extends to the right bank of their river, having no canoes, and the Somalis, whose

predatory excursions reach the country immediately north of theirs, which is also partly occupied by a Galla tribe, never caring to disturb these swampy villages.

There are sixteen other stages in the Pokomo country after leaving Simikaro. The distances, always calculated by time, are as follows;—

Chadaro .. .. .	2½ hours.
Kalindi .. .. .	8 "

There is a large district taking the name of Kalindi, thinly populated, but rich in ivory. Large herds of elephants come down close to the villages during the floods.

Ngao .. .. .	2½ hours.
--------------	-----------

Here the river spreads into a lake, which is called 'Mchagababu, but the descriptions I got of this water were very vague.

Andamba .. .. .	3 hours.
Beterc .. .. .	2½ "
Miatini .. .. .	5 "
Yuunda .. .. .	4 "
Buu .. .. .	9 "
Ngatana† .. .. .	8 "
Mwina* .. .. .	2 days.
Nderat .. .. .	12 hours.
Gwanu* .. .. .	12 "
Kinakomba* .. .. .	9 "
Ndurn* .. .. .	8 "
Zubakhi* .. .. .	1½ days.
Malalulu .. .. .	2½ "

Malalulu is on the borders of the Masanya country, and caravans are refused permission to pass through it; even during the latter stages mentioned the people are more independent, and "garama," or black mail, has to be paid to the chiefs. At Malalulu the traders meet the Wasanya and Wakwavi. The former come from Malakote, twelve days' march, and Korokoro, fifteen days' march further inland. The latter place is said to be near a large mountain, probably Kenia, where the river possibly has its sources. At any rate, it is difficult to account for the flooding of the Tana, except on the supposition that it is caused by the melting of the snows on some lofty range of mountains, which would take place during the hottest season, in this latitude about January to March, as the rainy season here on the coast does not commence till the end of April, and travellers report that further inland it comes on in June.

I was informed that, although very savage, these tribes would be quite willing to admit strangers amongst them for the purpose of trade, but they insisted on also having the right to bring their produce safely to the coast. It appears that some years ago one of their trading parties, which endeavoured to come down the river to Kipini, had been seized, and one of their number murdered, and that the messenger they sent to obtain redress was told by the Arabs that the Sultan's orders were to refuse permission to all the upper tribes to pass to the coast on any pretext.

The Banians at Lamo were, however, very enthusiastic as to the advantages to be obtained for their trade by the opening up of these countries.

Much of the ivory of the Uganda and North Unyamwezi country is said to find its way by this route; this I think doubtful, but it is certain that were the road open it would compete successfully for the ivory from the shores of the Nyanza Lakes, which at present goes through Egypt by the immensely long route of the Nile.

Moreover, the distance is so short that the cultivation, for export, of coffee—there growing in perfection—and other produce never likely to pay for its carriage *via* the Nile may eventually become profitable should communication by this line be established. If the difficult problem of the civilization of the wild tribes of Inner Africa be surmountable, it will be by opening up facilities for commerce such as this that it will be solved, for in the absence of such inducements the, to them, distasteful work of cultivation will never progress beyond the servile labours of their women, which for ages has sufficed to supply their wants.

**Lamo.**—Lamo is a town of about 6,000 inhabitants, and is situated 2½ miles from the entrance of the harbour, which has a somewhat dangerous bar during the south-west monsoon. The harbour shelves off towards the north into a broad but shallow lagoon, which meets a creek having its mouth a few miles to the southward, forming the island

\* These places supply some ivory.

† These two places supply ivory in considerable quantities.



on which Lamo is situated. These creeks branch off in several directions, but the principal arm, called Lamo Channel, runs north-westerly for about six miles into Manda Bay, forming the islands of Katao and Manda, which are merely separated by a deep ditch entered by an extensive lagoon opposite Shela, the Somali suburb of the town. I believe good anchorage for large vessels will be found at the entrance of this lagoon.

At high tide vessels drawing about twelve feet can safely enter the harbour, except there is a heavy sea on. Dhows of the largest size enter at all times, and when leaving for the north go by way of the creek to Manda Bay; but there is reason for believing that this channel is gradually filling up, while at the same time the main entrance is said to be getting enlarged.

My impression is that, when properly surveyed, Lamo will be found a fine harbour for steamers, and that the bar may be rendered deep enough for those of considerable draught, through the medium of very simple artificial appliances.

There are here 51 houses of British subjects, namely, 14 Bohras, 1 Khoja, and 36 Hindoos.

The principal exports are ivory, hides, millet, orchella, sesamum, rafters, and cattle. Most of this produce finds its way to Zanzibar, through the hands of the Indians, and the sources from which it is derived are so varied that business progresses steadily throughout the year, instead of being confined to a few months, followed by a long season of almost enforced idleness, as is the case at most of the ports on the coast.

The ivory comes by the Pokomo route above described, the hide and cattle trade is, of course, confined to the Mussulman community, who deal almost entirely with the bush Somalis. These savages have a regular suburb of their own at Shela, which is a source of considerable anxiety to the Governor. The millet and sesamum is grown in the neighbouring plantations on the mainland, the soil of the island being too sandy for anything but cocoanut and a few fruit trees; but many of these which were flourishing last year I found to have been laid waste by the Somalis, who are gradually closing on the coast towns, and will, I fear, shortly commence a guerilla warfare, which must seriously interfere with trade. Were these bush tribes to give up their constant petty internal strife, and unite against the Arab Government, nothing but European intervention could save the various towns north of the Ozy River from pillage and rapine, and the British subjects at Lamo are strongly alive to this fact, and none doubt that eventually it must happen unless the hands of the Governors are strengthened by the Sultan in a much more practical manner than there seems any probability of.

Orchella weed is procured from the numerous narrow damp creeks which branch out from the main channel above described, many of them run from ten to fifteen miles inland. The Indians and even European merchants at Zanzibar contract with the owners of 'mtesses who send crews to gather cargoes of this lichen, receiving an advance on signing of contract; but this trade is rapidly falling off in consequence of the low prices at present obtaining for the dye in Europe.

Zanzibar rafters are generally in demand, and are usually contracted for in a similar manner. 'Mtesses are the only vessels suitable for carrying such a cargo.

Abundance of bees-wax, and doubtless other products, might be brought down from the interior; but its present state is entirely unfavourable to commercial enterprise.

The towns of Siwy, Paza, &c., are nominally within the jurisdiction of the Governor of Lamo, but he is instructed in no way to interfere except in the collection of their Customs duties, which are supposed to pass through the head office, and are included in the following Return. In other respects these towns must be considered as belonging to a separate district.

Customs duties of Lamo and district:—Total for the year 1872-73, 13,861 dollars; total for the year 1873-74, 15,362 dollars; increase 1,501 for the latter year.

The duties on most articles of export up to date of this Report were calculated at the rate of per cent. *ad valorem*. The collection from the native and Arab proprietors is here made entirely in kind, a Customs boat, with two Banian clerks, being constantly employed in visiting the plantations and bringing in the dues.

*Patte, Siwy, Paza, and District.*—Manda Bay, at the north end of Lamo Channel, is nearly land locked, but has a good entrance, and a stretch of deep water close to Manda Island, which forms a safe anchorage for the largest vessels. The north shore of this bay is formed by the southern coast of a large island which contains the towns of Patte, Siwy (or Siu), Paza (or Rasini), Zingatini, and Tundua. The former is interesting only in an archaeological point of view, still containing the ruins within well preserved walls of a town of about 100,000 inhabitants, but at present having only a population of about 100 souls.



Siwy, about six miles north, is a town of 10,000 inhabitants, situated about one and a-half miles up a strong creek, navigable to large dhows only at high water. It is compactly built in a fork of the creek, and its situation is extremely low, yet the place is clean and healthy. The city was originally built in the form of an oblong square within four walls having nine fortified gates; the walls still exist, and some of the gates, and unlike most of such remains on this coast, bear no trace of European or Persian design, though undoubtedly of some antiquity.

There are six British subjects here, namely, one Bohra, and five Hindoos, who all do a thriving trade.

The inhabitants call themselves Pumao, but are nearly allied to the Bajunia tribe, yet they cherish a deep enmity against the neighbouring town of Paza, the head-quarters of that tribe, and were it not for the constant watchfulness and firm government of Saïd bin Hilal, the Arab Governor, who occupies the strong fort separated by a narrow creek, but commanding the town, they would long ago have rebelled, and the old strife have been renewed, which, until they were conquered by the late Sultan Sayyid Majid, made the island a perpetual battlefield.

Owing to a few years peace the place is rapidly increasing in commercial importance, and if the Somalis can be kept off from the mainland plantations opposite, this progression is likely to continue.

It is in an agricultural point of view that I propose to consider this island and its plantations on the mainland, particularly that portion included in the district of Siwy.

The soil of the island is extremely light and friable; though not generally sandy, it has everywhere a substratum of porous limestone rock, probably of coralline formation. Though not suitable for cereals, it seems all that could be desired for tropical fruits and vegetables; and though skilful cultivation has only been carried on for a few years, the effects have surprised the natives. The great drawback, at first, was want of water, but a good supply is now readily obtained by sinking wells about twelve feet into the rock. They have begun to import camels, by whose means the regular system of irrigation, similar to that employed at Maskat, is already commenced; oxen are not found strong enough here for this work.

The products now successfully cultivated are tobacco, tambun, cocoanuts, bananas, and dates, besides water-melons, and nearly every kind of tropical fruit.

Tobacco is largely exported to the towns on the coast, and is of a fine quality and flavour; it is likely to become a staple export.

Tambun (pân), a leaf much used (in conjunction with betelnut) by all natives and Indians, grows more readily than in any part of the Sultan's dominions, there are large gardens of it, and during the north-east monsoon it is even sent as far as Zanzibar, where it is found difficult to rear.

Cocoanuts grow in profusion, and are principally used to brew the native beer (tembo), which from Lamo to Tula is generally used as a beverage, even by strict Moslems.

Bananas are largely grown, and form almost as general an article of diet as millet, in fact supplying the place of manioc (cassava), which is but little cultivated here.

But the luxuriant growth of the date palm is the most notable feature connected with agriculture in this district. The date has been tried throughout the Zanzibar dominions, and has rarely been found to fruit; I believe Dar-es-Salam has proved an exception, but even here the fruit does not ripen properly. At Siwy, however, this palm seems to prosper as completely as in the Persian Gulf. I inspected more than a hundred trees averaging from three to six years old, and though utterly neglected and choked with weeds, all those of five and six years' growth were completely laden with fruit, and many of the mere bushes of three years were in full bearing. The trees were of two kinds, red and white "kush." I carefully examined them, and cut several spikes of fruit, and found all without the slightest trace either of insect or mildew, whereas all date trees I have before examined either at Zanzibar or on the coast have been infected with both. The Governor informed me that last year they had nearly as good a show of fruit, which ripened thoroughly, early in the north-east monsoon. He has now sent to Maskat for a large quantity of young trees of the best sorts.

This freedom from insects above referred to appears to apply to the whole of this district and that of Patte, for during a stay of some days I did not observe an insect of any kind upon the trees or vegetables either under cultivation or growing wild, and the natives assured me they were equally free from them during the wet season.

In concluding a description of Siwy, it may be mentioned that more aged persons and very young children were seen here than I ever before observed in a foreign town.

Large herds of cattle and flocks of sheep are reared in this district. The latter are

very fine specimens of the Somali breed, and are largely exported, as is also sumli, or ghee, which is preferred by the Hindoos on the coast, who use it with all their food, to that from any other district.

The towns of Tundua and Zingatini, on the eastern and north-eastern sides of the island are small, and the inhabitants devote themselves almost entirely to the breeding of cattle, sheep, and goats.

Paza, called generally by the natives Rasini, is a town of about 5,000 inhabitants. It is the residence of the Bajunia Chief, Mzee Saif. Though only five and a half miles north of Siwy, one seems to be visiting an entirely different country. Doubtless this is principally owing to the large proportion of black alluvial soil on the banks of the creek up which it is situated, and which is nearly dry at low tide; but the habits of the people, who are dirty and lazy, seriously affect the town, which presents a strong contrast to the cleanliness of Siwy. It is most unhealthy, and both it and the country round are constantly enveloped in a damp mist; mosquitoes, ants, and other insects swarm everywhere, and cultivation seems to be confined to the necessities of life.

There are three Hindoo British subjects here.

On the mainland opposite the towns of Siwy and Paza large plantations stretch for some miles inland, belonging to the respective towns. Here large quantities of millet and sesamum are grown, but most of the slaves employed in the cultivation go over at daylight and return to the towns at sunset, the country being unhealthy, and lions numerous and unusually troublesome. The channel here is about three miles wide. During my visit a fresh trouble occurred which, I fear, will ruin these mainland settlements—the bush Somalis having come down and killed or carried off many slaves and cattle in the most distant of them, at the same time committing other wanton destruction of property.

The Bajunia country proper, however, is, up to the present time, free from Somali attacks; it may be said to extend from Taka, nearly opposite Paza creek, to the Shamba River, just south of Tula. Here the country becomes more hilly and healthy, and many proprietors resident at Paza have large tracts of country under cultivation. The chief and his brothers cultivate nearly the whole of the country from Kwyhoo to Kionga, but they are beginning to feel the want of more labour, owing to our action with regard to the Slave Trade.

Kionga and Shakani are the two other ports in the Bajunia country; their principal trade is in cowries, which are dried all along this coast.

Tula can hardly now be included in the Bajunia country, being under a local Chief, who is directly responsible to the Governor of Kismayu. He receives, however, no protection from that quarter, and every now and then predatory bands of Somalis come across the mainland at low water, and lift the cattle of the inhabitants, who themselves escape to the bush. The cattle here are extremely fine, and, like the Somalis, the people live principally on milk.

There are a few large dhow-owners here who do a good trade up the creeks, and two Indian houses are represented by Swaheli agents, one of which is thinking of withdrawing, doubtless in consequence of the small demand for manufactured goods since the cessation of the Slave Trade, which was here carried on to a large extent; but this feature is temporary only, and honest trade will soon be found to replace the illegal traffic. There is a large trade in cowries here.

The mainland opposite, which bears evidence of having once been under cultivation, has quite relapsed into forest; within three miles of the shore I observed gazelle, the blue-crested guinea-fowl in large numbers, also three varieties of antelope, hares, immense baboons, giraffes, and the prints of lions, a plain proof that the country has long been deserted by mankind.

*Kismayu.*—This town is simply a Somali Colony, but is likely rapidly to increase if under a sensible and energetic Governor. The present man is all that could be desired, being extremely firm, and, when necessary, severe with these unmitigated savages, who are mostly of the Kurblalla tribe, and yet encouraging them to trade and allowing them to settle, though only well under the guns of the fort.

The principal trade is in hides, and the customs are collected either at Lamo or Zanzibar, to which most of the cargoes are consigned.

There are two British subjects, Bohras, here, and a Hindoo house represented by an Arab. Kismayu is not an easy port to enter, and the landing is very unsafe and inconvenient.

From the River Jub, ten miles north of Kismayu, to Brava, the country is entirely in the hands of the Somalis, and dhows give this coast a wide berth, as death or captivity would almost certainly be the lot of any crew stranded thereon. It cannot, therefore, be



looked upon at present as part of the Zanzibar dominions, though the Governor of Kismayu is already talking of annexing the principal mouth of the above-mentioned river.

*Brava.*—This town is situated 130 miles north of Kismayu, and in common with all the ports on the Banadir, is a most difficult place at which to load or discharge cargo. It is, however, most conveniently situated as a market for the produce of the South Somali country, and were the Government stronger and the country more safe the export of hides alone would make it a considerable commercial centre. There are several caravan routes from the interior to this town, all suitable during a great part of the distance for camel transport, and one to Bandera, on the Jub, twelve days' march, appears once to have been a regular highway to this capital of South Somaliland, and would undoubtedly be reopened were the adjoining tribes once tranquillized.

There are three British subjects, two Bohras, and one Khoja, residing during the shipping seasons, namely, from March till June, and September till November, the exact dates depending on the breaks in the monsoons when alone vessels can lie here.

I was unable to get at the Customs statistics here owing to the Customs master having been driven out of the town by the Somalis, who will not tolerate the presence of a Hindoo. He had left a Sheheri Arab clerk, who, however, had no accounts in his possession. The Customs master was living under the protection of the Governor of Merka, where I was unable to proceed.

Cotton grows freely here, it is of good quality, and long staple, and is largely woven into a fine cloth by the natives.

*Merka.*—This town, which is fifty-eight miles north of Brava, is rapidly increasing in importance, and it is said will shortly become quite a colony of British-Indians who have long wished to bring their wives and families to the healthy ports of the Banadir, but have been deterred by fear of the Somalis. Now that the Sultan has provided Merka with a strong force for its protection, they are flocking to it in considerable numbers, and even the Hindoos are talking of obtaining a dispensation from their Rajahs to permit of their bringing their families to this place.

*Mogdisho.*—This town has only been conquered by the Sultan's troops a few months. The Governor of Merka skilfully availed himself of the quarrels of two rival factions in capturing this place, and a fort will doubtless be at once erected here.

*Washeikh.*—I believe His Highness the Sultan lays claim to this town, whose Sultan and people, however, in no way recognize him, neither has he any representative in the district.

This place is beginning to attract caravans from the interior, owing to the circumstances detailed in the accompanying Report respecting the new scale of Customs duties in the Zanzibar dominions.

My object in this first Report has been to give a general sketch of commerce and agriculture on this coast, hitherto so little visited. I have, however, carefully prepared the way for obtaining in future years reliable statistics, having spared no pains in impressing upon Customs masters and other influential British subjects the responsibility incurred in giving other than accurate information to British Consular officers visiting their districts, and it is has generally appeared to me that this advice has been received as appropriate.

(Signed) FREDC. HOLMWOOD,  
Her Majesty's Assistant Political Agent, Zanzibar.



## APPENDIX (A).

*Statistics of Population.*

## STATEMENT No 1.

In 1874 the Statistics of the Hindoo or Banian Population of Zanzibar were as follows:—

Where Resident.	Number of Houses.	Number of Residents.	Remarks.
Zanzibar .. .. .	139	314	Including 157 Bhathias; 80 Vania; 34 goldsmiths; 11 tailors; 8 carpenters; 5 blacksmiths; and 19 barbers.
Pemba Island .. .. .	..	3	
Monfia Island .. .. .	..	2	
Lamu .. .. .	36	..	
Mombasa .. .. .	14	..	
Tanga .. .. .	..	1	
Bagamoyo .. .. .	..	22	
Dar-es-Salam .. .. .	..	15	
Quiloa and Mungaa .. .. .	..	4	
Mgogoni .. .. .	..	15	
Tuliani .. .. .	..	11	
Nussubgani .. .. .	..	2	
Kundrani .. .. .	..	2	
Damuni .. .. .	..	1	
Kisiju .. .. .	..	2	
Sandazi .. .. .	..	5	
Mkrora .. .. .	..	2	
Kiringa .. .. .	..	3	
Mju Mewa .. .. .	..	1	
Munchinga .. .. .	..	6	
Lindy .. .. .	..	64	
Kilwara .. .. .	..	3	
Kikunia .. .. .	..	11	
Cole .. .. .	..	3	
Samanga .. .. .	..	11	
Kilwa Kivinja .. .. .	..	25	
Mungao Kiswara .. .. .	..	3	
Mukindani .. .. .	..	95	
Pangani .. .. .	..	16	
Kil Mangao .. .. .	..	5	
Pemba .. .. .	..	1	
Wasein .. .. .	1	..	
Takaungu .. .. .	3	..	
Malindi and Mambeui .. .. .	12	..	
Kipini .. .. .	3	..	
Siui .. .. .	5	..	
Paza .. .. .	3	..	
Kismayu .. .. .	1	..	
Brava .. .. .	1	..	
Total .. .. .	218	648	

(Signed)

W. F. PRIDEAUX,

*Her Majesty's Officiating Political Agent and  
Consul-General, Zanzibar.*

## STATEMENT No. 2.

In 1874 the Statistics of the Khojas Population of Zanzibar were as follows:—

Place of Residence.	Number of Men.	Number of Women.	Children.	Houses.
Zanzibar .. ..	850	650	728	520
Bagamoyo .. ..	16	..	..	..
Dar-es-Salam .. ..	3	..	..	..
Kit Mungao .. ..	5	..	..	..
Mungoni .. ..	3	..	..	..
Tuliani .. ..	10	..	..	..
Zerare .. ..	1	..	..	..
Magazi .. ..	1	..	..	..
Kundrani .. ..	1	..	..	..
Demuni .. ..	2	..	..	..
Sandazi .. ..	1	..	..	..
Samanga .. ..	2	..	..	..
Mohoro .. ..	1	..	..	..
Kilwa Kivinja .. ..	60	..	..	..
Munganoo Kiswara .. ..	1	..	..	..
Lindy .. ..	46	..	..	..
Mukindani .. ..	39	..	..	..
Muchinga .. ..	5	..	..	..
Pangani .. ..	3	..	..	..
Malindi .. ..	..	..	..	2
Lamu .. ..	..	..	..	1
Total .. ..	1,050	650	725	523

(Signed) W. F. PRIDEAUX,  
*Her Majesty's Officiating Political Agent and  
 Consul-General, Zanzibar.*

## STATEMENT No. 3.

In 1874 the Statistics of the Bohra Population of Zanzibar were as follows:—

Place of Residence.	Adults.		Children.	Total.	Houses.
	Males.	Females.			
Zanzibar .. ..	109	78	131	318	53
Pemba .. ..	3	..	..	..	2
Lamu .. ..	..	..	..	..	14
Milinda .. ..	..	..	..	..	30
Mombasa .. ..	..	..	..	..	52
Wasseen .. ..	..	..	..	..	2
Dar-es-Salam .. ..	4	..	..	..	2
Takanugu .. ..	..	..	..	..	4
Kipini .. ..	..	..	..	..	2
Siwy .. ..	..	..	..	..	1
Kismayu .. ..	..	..	..	..	2
Brava .. ..	..	..	..	..	2
Total .. ..	116	78	131	318	166

(Signed) W. F. PRIDEAUX,  
*Her Majesty's Officiating Political Agent and  
 Consul-General, Zanzibar.*

## STATEMENT No. 4.

In 1874 the Statistics of the Memons (Sooni Mahommedans) of Zanzibar were as follows:—

Where Resident.				Number of Men.	Number of Women.	Number of Children.	Number of Houses.
Zanzibar	..	..	..	15	10	16	10
Mombasa	..	..	..	..	..	..	30
Takanugu	..	..	..	..	..	..	1
Malindi	..	..	..	..	..	..	5
Total	..	..	..	15	10	16	46

(Signed) W. F. PRIDEAUX,  
*Her Majesty's Officiating Political Agent and  
 Consul-General, Zanzibar.*



Articles of Importation.	United Kingdom.	British India.	Kutch.	Arabia and Persian Gulf.	Madagascar, Comoro Island, and Mozambique.	France.	United States of America.	Hamburg.	Total.	Produce, according to last Report, for 12 Months, 1867-68.	Increase on 1867-68.	Decrease from 1867-68.	Remarks.
Alkali ..	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	
Arms ..	..	..	..	..	..	1,100	2,500	600	4,200	7,200	..	3,000	
Beams ..	..	..	..	..	..	2,000	..	10,000	12,000	51,750	..	39,750	
Candles ..	..	..	..	..	..	1,000	3,200	80,000	81,000	95,600	..	14,600	
Red caps ..	..	..	..	..	..	1,000	..	5,000	10,900	11,500	..	600	
Carpets ..	..	..	..	..	..	2,000	..	5,000	7,000	9,500	..	2,500	
Cotton cloths ..	..	..	..	..	..	..	..	1,000	2,000	2,000	..	1,000	
Sail cloth ..	..	..	..	..	..	..	60,000	400,000	935,000	1,343,850	..	330,850	
Silk cloth ..	..	..	..	..	..	..	..	..	2,500	10,600	..	8,100	
Woolen cloth ..	..	..	..	..	..	..	..	..	2,500	3,200	..	700	
Coir ..	..	..	..	..	..	..	..	10,000	18,000	13,030	..	..	
Cordage ..	..	..	..	..	..	..	..	..	11,000	5,250	..	..	
Crockery and glass ..	..	..	..	..	..	500	..	2,000	4,600	22,000	..	17,400	
Coal ..	..	..	..	..	..	4,000	..	10,000	16,500	28,820	..	12,320	
..	..	..	..	..	..	15,000	..	2,000	17,000	31,400	..	14,400	
Coffee ..	..	..	..	..	..	..	..	..	4,000	4,000	..	..	
Ebony ..	..	..	..	..	..	..	..	..	5,000	11,000	..	6,000	
Fish, salt ..	..	..	..	..	..	2,000	500	6,000	28,500	8,000	..	..	
Fruits, dried ..	..	..	..	..	..	..	..	..	20,000	5,575	..	..	
Gold lace and thread ..	..	..	..	..	..	2,000	..	6,600	13,100	4,090	..	..	
Grains, cereals, &c. ..	..	..	..	..	..	..	..	..	102,000	59,350	..	..	
Gunpowder ..	..	..	..	..	..	..	..	30,000	32,000	27,000	..	..	
Ironware ..	..	..	..	..	..	..	..	1,800	12,800	7,851	..	..	
Ivory ..	..	..	..	..	..	..	..	..	30,000	5,000	..	..	
Nails ..	..	..	..	..	..	..	..	2,000	3,300	4,070	..	770	
Metals ..	..	..	..	..	..	..	..	5,051	7,050	18,166	..	11,116	
Miscellaneous ..	..	..	..	..	..	5,000	2,000	10,000	55,000	63,630	..	8,630	
Oil and oil seeds ..	..	..	..	..	..	500	6,000	6,100	14,600	12,300	..	..	
Opium ..	..	..	..	..	..	..	..	..	5,300	3,200	..	..	
Paper ..	..	..	..	..	..	1,000	500	2,500	4,700	2,000	..	..	
Perfumery, drugs ..	..	..	..	..	..	..	..	..	900	6,303	..	5,403	
Pre-served meat ..	..	..	..	..	..	500	..	2,000	5,300	7,000	..	1,500	
Salt ..	..	..	..	..	..	1,000	..	..	17,000	2,530	..	..	
Sharbet ..	..	..	..	..	..	2,100	..	5,050	8,650	12,000	..	3,350	
Spices ..	..	..	..	..	..	..	..	..	10,000	8,050	..	..	
Soap ..	..	..	..	..	..	1,000	..	4,000	5,000	18,960	..	13,960	
Sugar ..	..	..	..	..	..	2,500	2,100	..	5,600	41,270	..	35,670	
Timber ..	..	..	..	..	..	100	250	..	11,500	1,130	..	..	
Tobacco, snuff ..	..	..	..	..	..	..	..	..	500	7,100	..	6,600	
Tortoiseshell ..	..	..	..	..	..	..	..	..	3,000	2,000	..	..	
Vermicelli ..	..	..	..	..	..	1,000	..	2,300	3,300	3,350	..	50	
Wax ..	..	..	..	..	..	..	..	..	2,250	4,000	..	1,750	
Wines and spirits ..	..	..	..	..	..	2,000	..	5,000	8,500	31,600	..	23,100	
Wire, brass ..	..	..	..	..	..	..	..	2,000	2,000	..	..	..	
.. iron ..	..	..	..	..	..	1,150	..	8,000	13,150	39,760	..	24,610	
Total dollars ..	7,800	539,300	110,850	93,200	94,250	63,450	78,050	630,500	1,617,400	2,060,024	165,105	607,729 {	Total decrease on last Report, \$42,624.
Total British interest ..													
Ditto ditto in last Report, 1867-68 ..													
Decrease ..													

(Signed)

W. F. PRIDEAUX, Her Majesty's Officiating Political Agent and Consul-General, Zanzibar.

## ZANZIBAR.

(Statement No. 2.)—PRODUCE of the Zanzibar Dominions on the Coast and adjacent Islands, Imported into Zanzibar 1872-73.  
 Year ending August 23, 1873.

Articles.	Delgado to Kwale.	Bagamayo.	Pangani and Tanga.	Pemba.	Mombasa and Lamu.	Somali Ports.	Various Ports of the Coast.	Kilwa (Slaves only).	Total.	Increase and Decrease in Report, 1867-68.			Remarks.
										Produce according to last Reports, for 12 Months, 1867-68.	Increase on 1867-68.	Decrease from 1867-68.	
Cassava root ..	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	
Gloves ..	..	..	..	5,000	..	..	..	..	5,000	14,000	..	9,000	
Cocoa nut ..	..	..	..	500,000	..	..	..	..	500,000	21,000	479,000	..	
Copal (anini) ..	..	..	..	50,000	..	..	..	..	50,000	25,000	25,000	..	
Cotton ..	8,000	200,000	..	..	..	..	..	..	208,900	100,000	108,900	..	
Cowries ..	..	..	..	..	..	..	..	..	..	600	..	..	600
Copra ..	..	..	..	3,000	..	..	4,000	..	54,000	98,000	..	..	44,000
Coir and baskets ..	..	..	..	500	..	..	..	..	500	3,000	..	..	2,500
Cereals ..	..	..	..	..	..	..	..	..	2,000	7,000	..	..	5,000
Ebony ..	..	1,000	..	..	5,000	1,000	10,000	..	52,000	45,000	7,000	..	..
Ghee ..	..	..	..	..	..	..	..	..	..	1,000	..	..	1,000
Hides ..	..	..	..	..	..	..	..	..	..	26,000	..	..	..
Hippopotamus teeth ..	..	..	..	2,000	..	..	..	..	11,100	51,000	..	..	14,900
Horns (rhinoceros) ..	..	..	..	..	..	..	..	..	21,700	2,400	..	..	29,300
Ivory ..	..	..	..	..	..	..	..	..	1,650	7,000	..	..	750
Molasses ..	..	..	..	..	..	..	..	..	..	663,500	3,000	..	..
Orchell weed ..	..	..	..	..	..	..	..	..	10,000	2,300	..	..	6,500
Sesamum seed ..	..	..	..	..	..	..	..	..	12,800	50,000	10,500	..	..
Slaves ..	..	..	..	..	..	..	..	..	4,200	100,000	..	..	43,800
Timber ..	..	..	..	..	..	..	..	..	82,500	270,000	..	..	17,500
Tobacco ..	..	..	..	..	..	..	..	..	5,109	7,000	..	..	264,891
Miscellaneous ..	..	..	..	..	..	..	..	..	4,400	6,000	..	..	2,600
Tortoise-shell ..	..	..	..	..	..	..	..	..	10,000	24,000	..	..	..
Wax ..	..	..	..	..	..	..	..	..	43,000	1,000	..	..	..
Total ..	239,000	621,300	167,150	570,500	27,800	52,100	57,205	4,504	1,739,559	1,527,800	657,100	445,341	Net increase, \$211,759.

(Signed) W. F. PRIDEAUX, Her Majesty's Officiating Political Agent and Consul-General, Zanzibar.

Articles of Importation.	Increase and Decrease on year ending August 23, 1873.												Remarks.
	United Kingdom.	British India.	Kutch.	Arabia and Persian Gulf.	Madagascar, Comoro Islands, and Mozambique.	France.	United States of America.	Hamburg.	Total.	Produce, Year ending Aug. 23, 1873.	Increase on 1873.	Decrease from 1873.	
	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	
Alkali ..	1,000	..	..	..	..	2,000	..	5,000	8,000	4,200	3,800	..	
Arms ..	..	..	..	..	..	5,000	..	40,000	45,000	12,000	33,000	..	
Beads ..	8,600	..	..	..	..	3,000	..	183,000	196,000	81,000	115,000	..	
Candles ..	..	..	..	..	..	2,000	..	10,000	12,000	10,900	1,100	..	
Caps, red ..	..	1,000	..	..	..	5,000	..	2,000	16,000	7,000	9,000	..	
Carpets ..	..	..	..	1,000	..	..	..	340,000	3,000	1,000	2,000	..	
Cloth, cotton ..	140,900	500,000	25,000	30,000	..	5,000	..	..	1,040,000	995,000	45,000	..	
" sail ..	..	2,000	2,000	1,000	..	..	..	..	3,000	2,500	500	..	
" silk ..	..	..	3,200	..	..	..	..	..	5,200	2,500	2,700	..	
" woollen..	..	5,000	..	..	..	3,000	..	20,000	23,000	18,000	5,000	..	
Cord ..	..	300	100	..	10,000	..	..	2,000	15,000	11,000	4,000	..	
Cordage ..	100	..	..	..	..	..	..	..	2,500	4,600	..	2,100	
Crockery and glass ..	5,600	2,000	..	..	..	10,000	..	10,000	27,000	16,500	10,500	..	
Coal..	on Government account,	..	no duty.	..	..	..	..	..	..	17,000	..	17,000	
Coffee ..	..	2,000	..	2,000	..	..	..	..	4,000	4,000	..	..	
Ebony ..	..	..	..	..	4,000	..	..	..	4,000	5,000	..	1,000	
Fish, salt ..	..	..	..	25,000	..	..	..	..	25,000	28,500	..	3,500	
Fruits, dried ..	..	200	..	25,000	..	..	..	..	25,200	20,000	5,200	..	
Gold lace and thread ..	..	850	200	..	..	..	..	2,000	3,050	13,100	..	10,050	
Grains, cereals, &c. ..	..	30,000	450	600	50,000	..	..	..	81,050	102,000	..	20,950	
Gunpowder ..	7,000	..	..	..	..	1,100	10,900	35,000	54,900	32,000	22,900	..	
Ironware ..	..	1,850	..	..	..	..	..	3,000	5,950	12,800	..	6,850	
Ivory ..	..	..	..	..	5,000	..	..	..	5,000	30,000	..	25,000	
Nails ..	..	..	..	..	..	..	..	2,000	2,000	3,300	..	1,300	
Metals ..	..	5,000	..	..	..	..	..	11,100	16,100	7,050	9,050	..	
Miscellaneous ..	600	15,000	12,200	5,200	10,000	4,000	..	20,000	67,000	55,000	12,000	..	
Oil and oil seeds ..	..	..	..	..	..	2,500	10,000	12,000	24,500	14,600	9,900	..	
Opium ..	..	3,000	..	2,000	..	..	..	..	5,000	5,300	..	..	
Paper ..	..	..	..	2,000	..	1,000	..	1,000	3,000	4,700	..	300	
Perfumery, drugs ..	..	200	..	500	..	..	500	..	3,000	900	3,300	1,700	
Preserved meat ..	..	..	..	3,000	..	..	..	1,000	4,200	900	..	..	
Salt ..	..	..	2,000	15,000	..	..	..	7,000	7,000	1,500	..	..	
Sherbet ..	..	..	..	..	..	3,000	..	2,500	20,000	17,000	3,000	..	
Spices ..	2,000	..	..	..	..	2,500	..	..	7,000	8,650	..	1,650	
Soap ..	..	10,000	..	..	..	..	..	..	10,000	10,000	..	..	
Sugar ..	..	500	..	..	..	2,000	11,000	4,500	18,000	5,000	13,000	..	
Timber ..	..	8,000	..	..	12,000	1,000	2,000	3,000	26,000	5,600	20,400	..	
Tobacco, snuff..	1,000	100	100	..	2,000	2,000	7,000	4,000	16,200	11,500	4,700	..	
Tortoiseshell ..	..	..	200	200	..	..	..	..	400	500	..	100	
Vermicelli ..	..	..	..	..	..	..	..	..	2,000	3,000	..	1,000	
Wax ..	..	200	..	..	2,000	1,000	..	1,000	2,200	3,300	..	1,100	
Wines and spirits ..	..	..	..	..	2,500	5,000	..	15,000	22,500	2,250	20,250	..	
Wire, brass ..	2,000	..	..	..	..	..	..	..	2,000	8,500	..	6,500	
" iron ..	..	5,000	..	..	..	500	..	11,000	2,000	{ 2,000 }	..	..	
Total ..	168,900	592,000	45,450	110,500	97,500	62,600	41,400	759,100	1,877,450	{ 13,150 }	360,150	100,100	
												Total Increase on 1872-3, 260,050 dol.	

Dollars.

Total British interest ..  
Ditto

1872-3 ..

1873-4 ..

Increase, 1873-4 ..

(Signed)

W. F. PRIDEAUX, Her Majesty's Officiating Political Agent and Consul-General, Zanzibar.

148,400



## (Statement No. 4.)—PRODUCE of the Zanzibar Dominions on the Coast and adjacent Islands, Imported in Zanzibar.

Year ending August 23, 1874.

Articles.	Delgado to Kwale.	Bagamoyo.	Pangani and Tanga.	Pemba.	Mombasa and Lamu.	Somali Ports.	Various parts of the Coast.	Total.	Increase and Decrease in Year ending August 23, 1873.			Remarks.
	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.	Produce, year ending August 23, 1873.	Increase on 1873.	Decrease from 1873.	
Cassava root ..	..	..	..	10,000	..	..	..	10,000	5,000	5,000	..	
Cloves ..	..	..	..	200,000	..	..	..	200,000	500,000	..	300,000	
Cocoa-nuts ..	..	..	..	50,000	..	..	..	50,000	50,000	..	..	
Copal (urini) ..	45,000	80,000	..	..	..	..	..	125,000	208,900	..	83,900	
Cotton ..	..	..	..	..	..	..	..	..	..	..	..	
Cowries ..	..	..	..	..	..	..	60,000	60,000	54,000	6,000	..	
Copra ..	..	..	..	2,000	..	..	..	2,000	500	1,500	..	
Cair and baskets ..	6,000	..	..	..	..	..	500	6,500	2,000	4,500	..	
Cereals ..	10,000	2,000	..	..	2,000	1,000	3,000	18,000	52,000	..	34,000	
Ebony ..	..	..	10,000	2,000	..	..	..	..	11,100	10,900	..	
Ghee ..	..	..	..	..	..	10,000	..	..	21,700	128,300	..	
Hides ..	..	..	..	..	..	150,000	..	150,000	1,450	350	..	
Hippopotamus' teeth ..	..	..	2,000	..	..	..	..	2,000	10,000	..	9,000	
Horus, rhinoceros ..	..	..	1,000	..	..	..	..	1,000	657,000	..	295,000	
Ivory ..	43,000	200,000	110,000	..	..	..	..	362,000	12,800	..	4,800	
Molasses ..	..	..	2,000	6,800	..	..	..	8,800	4,200	..	..	
Orchella weed ..	..	..	..	..	1,000	2,000	1,200	4,200	82,500	67,500	..	
Sesamum seed ..	100,000	..	..	..	5,000	45,000	..	150,000	5,109	..	5,109	
Slaves ..	..	..	..	..	..	..	..	..	4,400	..	2,400	
Timber ..	2,000	..	..	..	..	..	..	2,000	10,000	..	..	
Tobacco ..	..	..	..	..	..	..	10,000	10,000	43,000	..	13,000	
Miscellaneous ..	..	..	10,000	..	..	..	20,000	30,000	1,000	..	13,700	
Tortoise-shell ..	..	..	..	..	..	..	1,000	1,000	2,000	..	..	
Wax ..	..	2,000	..	..	..	..	..	2,000	..	..	..	
Total ..	206,000	284,000	135,000	270,000	11,000	214,000	95,700	1,215,700	1,739,559	224,050	742,800	Net decrease, \$523,859.

(Signed)

W. F. PRIDEAUX, Her Majesty's Officiating Political Agent, and Consul-General, Zanzibar.

## APPENDIX (B).

*Return of Vice-Admiralty Cases adjudicated during 1873 and 1874.*

STATEMENT showing the Captures made by Her Majesty's Cruizers during the Year 1873.

Date of Adjudication.	Date of Capture.	Name of Captured Vessels.	By what Ship Captured.	Where Captured.	No. of Slaves on Board.	Vessels how disposed of: Condemned or Restored.	Remarks.
1873	1873						
Jan. 8	Jan. 2	Native dhow, name unknown.	Briton ..	River Kingani ..	1	Condemned.	
Jan. 13	Jan. 9	Ditto .. ..	Glasgow ..	Near Kokotoni ..	4	Ditto.	
Mar. 18	Feb. 17	Mubrook .. ..	Briton ..	Near Lindi ..	1	Ditto.	
Apr. 25	Mar. 20	Wahada Sabem .. ..	Ditto ..	Tola Island ..	6	Ditto.	
Apr. 25	Apr. 9	Dahar Selim .. ..	Ditto ..	Ditto ..	4	Ditto.	
June 2	May 14	Fathul Keir .. ..	Ditto ..	Near Lamu ..	1	Ditto.	
June 2	Apr. 21	Native dhow, name unknown.	Ditto ..	Ditto ..	2	Ditto.	
June 18	June 11	Ditto .. ..	Daphne ..	Near Kokotoni ..	2	Ditto.	
June 24	June 13	Hassarah .. ..	Briton ..	Chak Chak ..	2	Ditto.	
June 24	June 20	Bora Salam .. ..	Ditto ..	Mungopani Point ..	1	Ditto.	
July 7	June 22	Ilmahmood .. ..	Ditto ..	Near Salley Island ..	1	Ditto.	
July 21	June 22	Membo Comunk .. ..	Glasgow ..	Chak Chak ..	1	Ditto.	
July 7	June 30	Native dhow, name unknown.	Wolverene ..	Bagamoyo ..	..	Restored.	
July 11	June 29	Tomba .. ..	Daphne ..	Tanga ..	1	Condemned.	
July 10	May 26	Kasomba .. ..	Ditto ..	Pemba ..	4	Ditto.	
Nov. 21	June 25	Kumba Kumba .. ..	Ditto ..	Ditto ..	..	Restored.	
Nov. 15	June 26	Native dhow, name unknown.	Ditto ..	Tanga ..	..	Ditto.	
July 8	June 3	Ditto .. ..	Magpie ..	Near Ras Madraka ..	..	Condemned.	
Aug. 4	July 27	Ditto .. ..	Daphne ..	Sandani ..	1	Ditto.	
Aug. 26	Aug. 13	Metsahal .. ..	Nimble ..	Mombasa ..	2	Ditto.	
Aug. 26	Aug. 18	Native canoe .. ..	Shearwater ..	Songa Songa ..	2	Ditto	Decree subsequently reversed.
Oct. 4	July 23	Native dhow, name unknown.	Briton ..	Majambo ..	121	Ditto.	
Oct. 31	Oct. 7	Mambo hora Memjee ..	Ditto ..	Shella ..	2	Ditto.	
Nov. 17	Oct. 22	Native dhow, name unknown.	Vulture ..	Chak Chak ..	2	Ditto.	
Nov. 21	Nov. 8	Lahura .. ..	Briton ..	Mukungary ..	3	Restored.	
Nov. 21	Nov. 14	Native dhow, name unknown.	Daphne ..	Lamu ..	1	Condemned.	
Nov. 21	Nov. 14	Ditto .. ..	Ditto ..	Kissungani ..	..	Ditto.	
Nov. 21	Nov. 5	Ditto .. ..	Ditto ..	Chungwa ..	..	Ditto.	
Nov. 21	Aug. 15	Ditto .. ..	Ditto ..	Lamu ..	..	Captors not justified in seizure.	
					165		

(Signed)

W. F. PRIDEAUX,

*Her Majesty's Officiating Political Agent and  
Consul-General, Zanzibar.*

STATEMENT showing the Captures made by Her Majesty's Cruizers during the Year 1874.

Date of Adjudication.	Date of Capture.	Name of Captured Vessels.	By what Ship Captured.	Where Captured.	No. of Slaves on Board.	Vessels how disposed of: Condemned or Restored.	Remarks.
1874	1874						
Jan. 31	Jan. 18	Native dhow, unknown ..	Briton ..	Near Pemba Island ..	38	Condemned.	
Mar. 30	Mar. 13	Bandari Salâm .. ..	Daphne ..	Bayama Bay ..	225	Ditto.	
Mar. 30	Feb. 13	Native dhow, unknown ..	Ditto ..	Bay of Mokamba ..	1	Ditto.	
June 6	May 26	Ditto .. ..	Vulture ..	Pemba Island ..	3	Ditto.	
June 26	June 19	Makoombo Bwara .. ..	Thetis ..	Pangani ..	..	Restored.	
July 27	July 23	Chungo Amoina .. ..	Ditto ..	Tangaria ..	11	Condemned.	
July 28	July 16	Native dhow, unknown ..	Ditto ..	Makumba Island ..	92	Ditto.	
Sept. 10	Aug. 11	Ditto .. ..	Vulture ..	Near Madagascar ..	222	Ditto.	
Sept. 17	Sept. 14	Ditto .. ..	Rifleman ..	Chumley ..	21	Ditto.	
Sept. 19	Sept. 11	Ditto .. ..	Vulture ..	Mahouque Island ..	12	Ditto.	
Oct. 7	Sept. 12	Ditto .. ..	Thetis ..	St. Andrew ..	36	Ditto.	
Oct. 31	Oct. 29	Ditto .. ..	Ditto ..	Tumbat Island ..	7	Ditto.	
Dec. 12	Dec. 7	Ditto .. ..	Rifleman ..	Kiswara Bay ..	5	Ditto.	
Dec. 12	Dec. 8	Ditto .. ..	Ditto ..	River Kizimafaga ..	1	Ditto.	

(Signed)

W. F. PRIDEAUX,

*Her Majesty's Officiating Political Agent and  
Consul-General, Zanzibar.*

No. 34.

*Captain Prideaux to the Earl of Derby.—(Received March 9.)*

My Lord,

Zanzibar, February 9, 1875.

I HAVE the honour to inclose herewith a sketch map, handed to me by Mr. F. Holmwood, with his Commercial and Agricultural Report on the northern dominions of the Sultan of Zanzibar.

As this map applies equally to Mr. Holmwood's General Report, forwarded to your Lordship in my letter of 24th November, 1874, I have considered it best to send it separately.

I have, &amp;c.

(Signed)

W. F. PRIDEAUX.

---

 Inclosure in No. 34.

*Sketch of the Northern Dominions of the Sultan of Zanzibar visited by Vice-Consul Holmwood during October and November, 1874.*

---

No. 35.

*Captain Prideaux to the Earl of Derby.—(Received March 11.)*

My Lord,

Zanzibar, February 10, 1875.

WITH reference to my letter dated 27th October, 1874, stating that it was my intention, at the request of the Government of Natal, to send Captain Elton to Mozambique to discuss with the Governor-General of that Province the questions of Voluntary Emigration from Delagoa Bay to Natal, and of the temporary reception of slaves who may be landed at Mozambique by Her Majesty's cruisers, I have the honour to report that Captain Elton left Zanzibar in Her Majesty's ship "Thetis," on the 13th of January, and returned by the mail-steamer this morning.

I inclose copies of Captain Elton's despatches to my address, dated respectively the 26th January and 5th February, and detailing the very successful operations lately undertaken by the Governor-General of Mozambique against the slave-traders on the Kivolane River, one of the principal strongholds of the Madagascar traffic.

These operations will now be materially assisted by the co-operation afforded at the request of the Governor-General by Her Majesty's cruisers, and if the efforts for the suppression of the trade which are now being made receive the support which is alluded to by Captain Elton, and which, judging from the present enlightened policy of the Cabinet of Lisbon, it is not likely will be refused, there is no doubt that the complete annihilation of the trade will be only a question of a year or two. I would, therefore, respectfully suggest, for the consideration of Her Majesty's Government, whether some arrangements could not be arrived at, by which the Governor-General of Mozambique would be empowered, whenever necessary, to permit the Commanders of Her Majesty's cruisers to act in Portuguese territorial waters, and on land in the immediate vicinity of tidal creeks and rivers, without a previous reference to the home authorities.

I am glad to be able to report that Captain Elton has succeeded in making satisfactory arrangements for the provisional reception of freed slaves in temporary dépôt at Mozambique, and that one of the principal mercantile houses at that Port has engaged to maintain the slaves at a fixed rate per diem, until they can be removed to Natal.

I trust your Lordship will concur with me in the approval which I have expressed to Captain Elton for the very judicious and able manner in which he has carried out the important Mission with which he was entrusted.

I have, &amp;c.

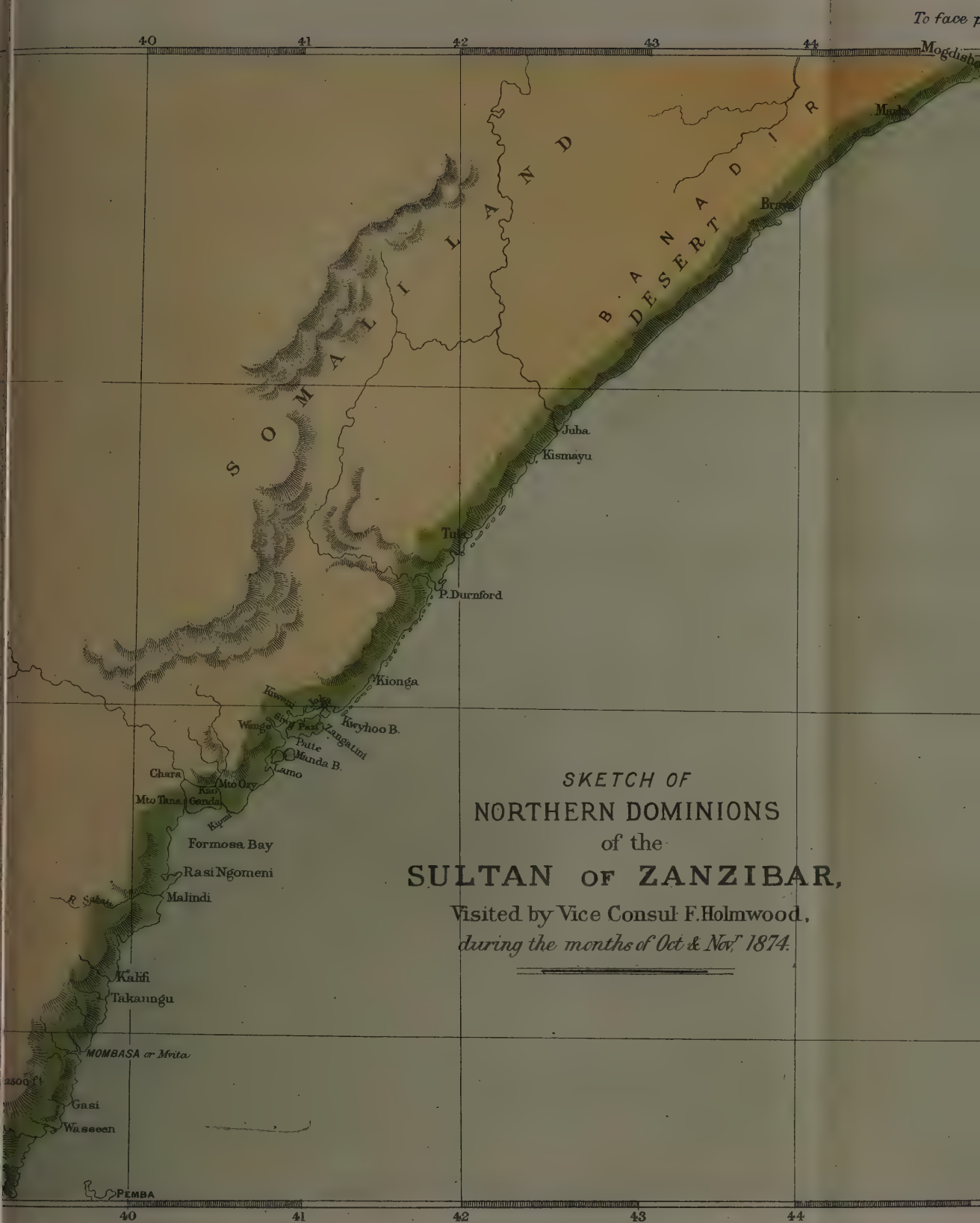
(Signed)

W. F. PRIDEAUX.

P.S.—Further details on the subject of liberated slaves, &c., will no doubt be afforded to your Lordship by the Natal Government, through the channel of the Colonial Office.

W. F. P.





My L

I

Mr. I

domir

Lords

it sep

£

My I

my i

Moza

Volu

slave

to re

of Ja

26th

unde

Kivo

requ

supp

to b

Cabi

annil

respe

arra

woul

cruiz

of ti

facte

Moz

to m

Capt

imp

affor

Offic

## Inclosure 1 in No. 35.

*Captain Elton to Captain Prideaux.*

Sir,

*Mozambique, January 26, 1875.*

I HAVE the honour to inform you that I arrived off this town on board Her Majesty's ship "Thetis," Captain W. Le Hunte Ward, on the evening 20th January, and at Captain Ward's request landed to fix an hour on the following day to visit the Governor-General, Senhor Carvalho Menezes.

Whilst on shore, I heard that the local authorities, a few days previously, had sent a gunboat to examine the Kivolane River, about twenty miles south, where it was supposed several slave dhows were loading for Madagascar, but that one of her boats which had been sent forward for the purpose of taking soundings had been attacked and repulsed by the Arabs and natives with the loss of one officer and three men killed. On this the gunboat returned to Mozambique for assistance, coal, and provisions, when the "Sena" and the "Tête" (both gunboats originally built for the now abandoned expedition on the Zambesi against Bonga, drawing only 3 feet 6 inches, carrying each a rifled gun) and the schooner "Inhami Senga," with eighty soldiers on board, were dispatched with orders to burn the dhows, seventeen in number, the villages, barracoons, &c., and release all slaves found. Reports were, however, current that this force had been defeated with serious loss, and that one, if not both, of the gunboats had been captured by the slave traders.

Under these circumstances, on the occasion of our visit the next morning at 9 o'clock, 21st January, the Governor-General solicited Captain Ward's co-operation and assistance, and expressed his resolve to stamp out, as far as lay in his power, the Slave Traffic now systematically carried on from various points on the coast of the Province to Madagascar, principally during the months of December, January, and February, in order to supply the annual fairs, adding that he felt assured there was no necessity for his "pleading a common cause of humanity at length."

I ventured to suggest to his Excellency that the British cruisers were at all times ready to co-operate with him heartily in searching the rivers and creeks that are notoriously the starting points and ports of collection on the coast, but that, owing to obvious reasons, they had not, up to the present, interfered in any way with such slaving operations within limits which might be regarded as territorial waters belonging to the Portuguese Government, and to this Captain Ward added that he believed Her Britannic Majesty's Government anticipated a proffer of such assistance being accepted at Lisbon.

His Excellency replied that the question had been left by the Portuguese Government to his competency and decision, whether, under certain circumstances, the services of Her Britannic Majesty's cruisers should be solicited and their co-operation requested. In the case of Her Majesty's ship "Thetis," he would willingly give Captain Ward permission, during his present cruise, to root out and chastise any nests of slave dealers he might discover on the coast of the Mozambique Province.

It was finally arranged that Senhor de Castilho, a very intelligent Portuguese naval officer, together with two native pilots, should be on board Her Majesty's ship "Thetis" by 11 A.M., and that the vessel should proceed with all speed to the Kivolane for the purpose of ascertaining the position of the Portuguese force, and, if necessary, of affording material assistance.

Late in the afternoon, a little south of the Bajone Shoal and north of the Kivolane, the Portuguese gunboats were sighted steaming along the land in shoal water where it was impossible for the "Thetis" to venture, and it was not until after dark that the schooner "Inhami Senga" was communicated with. From her we learnt that the Arabs had fled on the gunboats entering the river; that five large dhows ready equipped for the Slave Trade had been burnt, together with other small craft and the villages forming the Settlement. Three bodies were recovered, and one white sailor found who was still alive, although he had been left as dead, and had passed two days and nights exposed on the sand, with more than twenty wounds. The remaining dhows were supposed to have run their slaves, and effected an escape.

Captain Ward was at first anxious to send Senhor de Castilho, the pilots and myself (I had accompanied the "Thetis" as interpreter) back to Mozambique in the schooner, and to proceed on his cruise towards the Madagascar coast, where he had ordered Her Majesty's ship "Flying Fish" to join him; but when I explained to him the exceptionally favourable position in which he was placed with regard to the eradication of the strongholds of the Madagascar Slave Trade, with the Governor-General's express consent, during his present cruise; that such permission might possibly not be extended to a



second cruize; and that he could, under the circumstances, by again calling on the Governor-General, define his intentions without any fear of a misunderstanding of motives, he decided to return to Mozambique, equip his boats, leave them on the coast, run over in the "Thetis" to Madagascar to meet the "Flying Fish," and then return to meet his boats again off the Angoxa.

The next morning (22nd January) the "Thetis" was again at anchor off Mozambique, and Captain Ward wrote to congratulate the Governor-General on the successful issue of his expedition, and also to request his Excellency to give him such information as lay in his power for the instruction of his boats about to be engaged in the suppression of the slave-trading stations on the seaboard of the Province. To this the Governor-General replied by indicating the coast in the vicinity of Ibo, the Umfusi, and adjacent rivers, and the rivers from the Angoxa to the Mecusa.

In the afternoon Captain Ward and I again called on his Excellency, who cordially consented to the boats cruising and examining the various rivers, and showed us a despatch from the Portuguese Government, covering copy of a despatch from Sir Charles Murray, conveying the Earl of Derby's request that more vigilance should be exercised by the local authorities with regard to the Slave Trade, and drawing attention to the full slave dhow captured last year, which ran from the Kivolane—the place which had been just attacked. His Excellency continued by deploring the inadequate means at his disposal, and assuring us of the pleasure with which he availed himself of British co-operation, and his firm resolve to let no local influences whatever deter the Anti-Slave Trade Policy which he was instructed by his Government to carry out.

On inquiry it appeared, according to both official and private information, that to the north the following were suspected harbours for the Madagascar Slave Trade: Mosembé, Kisimani (Fernan Veloso Bay), and the various rivers, creeks, and islands adjacent to Ibo.

Whilst to the south that Kivolane River, Mafeda River, Umfusi River, Barowa River, Shangani River, Angoxa River, and the rivers south of Angoxa to the Mecusa River, were all well-known ports of collection.

Captain Ward in consequence left his pinnace, cutter, and first and second whalers, with one 12-pounder gun and rocket tubes, under command of Lieutenant Walters, to examine Mosembé, Kisiwani, Kivolane, Mafeda, Umfusi, and other rivers to the south, with orders to meet Her Majesty's ship "Thetis" off Angoxa on the 31st instant.

I was careful to impress upon Captain Ward the danger and difficulty of the service his officers and men were about to engage in, for the Arabs and Mujoges (term by which Mahommedan slave dealers are universally known on the Mozambique coast) on the mainland, having been left undisturbed for so long, naturally consider themselves the strongest on land, and able to continue the traffic with impunity, and orders were issued that the boats were not to part company, also that in the case of captures on suspicion no dhow flying Portuguese colours was on any account to be destroyed, but to be brought into Mozambique to be adjudged upon by the proper authorities, or even to be left alone rather than risk any break in the good understanding now established with the Portuguese local authorities, and without which the suppression of the traffic on this coast would presently appear to be impracticable.

Mokambo Bay and Conducia Bay Captain Ward also decided, after consultation, should not be searched by the boats, as being too near to the town of Mozambique, and within the scope of the Portuguese gun-boats.

The boats left the same evening (22nd January), and on the following morning (23rd) the "Thetis" sailed for Madagascar.

With reference to the mission which was entrusted to me by the Natal Government, I have the honour to report that my duties are concluded. The points at issue have been fully explained to the Governor-General, who has forwarded all the documents and papers bearing on the arrangements in question to Lisbon, and it now rests on the decision of Senhor Corvo whether emigration from Delagoa Bay is resumed under the increased protection proposed to be secured by the Colonial Government, and pending the same reference his Excellency permits, in any urgent case, the landing at Mozambique of liberated slaves who may be captured by Her Britannic Majesty's cruisers in the vicinity, for passage by mail steamer to Natal.

Should further news reach me of the movements of the "Thetis," or of her boats, I shall not fail to report the same, but the agents of the Union Steamship Company are daily expecting the arrival of the mail steamer by which I return to Zanzibar.

I have, &c.

(Signed) F. ELTON.

## Inclosure 2 in No. 35.

*Captain Elton to Captain Prideaux.*

Sir,

*Mozambique, February 5, 1875.*

IN continuation of my letter of January 26, I have the honour to inform you that Her Majesty's ship "Thetis" returned to this port yesterday evening.

I am glad to report that Captain Ward has already operated with success against the Arabs and Mujoges on the Umfusi and Kivolane, although the boat service is attended with serious difficulties owing to the intricacy of the delta, there being no less than six distinct entrances interlaced by mangrove creeks and narrow tidal branches, which appear to connect the two rivers.

The Arabs fled inland on the approach of the boats, but the native inhabitants, who have been oppressed by them for generations, readily gave information which led to two large dhows, one of 192, the other of 109 tons measurement, being discovered and destroyed. These vessels were secreted in shallow creeks and entirely hidden by the mangroves, but were furnished with an ample provision of water—the slaves are marched on board, each one carrying his food for the voyage—and were in all respects fitted for sea, blocks, ropes and masts being in their places, and only the sails wanting, which on the East African Coast are invariably brought down at the last moment and bent by the Nakhoda himself. The reed platforms on which the slaves crouch during the passage were also built, and it was evident that the owners were only awaiting the next spring tides to run across to Madagascar with a large number of slaves, who were collected in the vicinity, but driven inland on the first alarm.

Neither of these vessels were provided with colours or papers, and no one appeared to claim the slightest right or ownership over them; indeed, there can be no doubt as to their true character, for from the information given to Captain Ward by the Governor-General, no legitimate trade whatsoever has been for years past carried on from the vicinity, which is occupied by a nest of Arab and Mujoge slave dealers, who systematically hunt slaves in the interior, and ship them to the Madagascar coast.

Captain Ward has left four of his boats in search of a full slave dhow, which is reported to be hidden in one of the creeks, and purposes returning to meet them on Monday next (February 8); but on the conclusion of the examination of the delta of the Kivolane and Umfusi Rivers, the permission given to the "Thetis" to work on the coast in Portuguese waters expires.

Captain Ward strongly urged upon the Governor-General at an interview this morning the advantages to be obtained by availing himself of the present occasion and the services of his boats to destroy the "matériel" at the notorious starting points of the Madagascar Slave Trade, and pointed out that by vigorous and combined action on the African sea-board immediate results would be obtained; whereas that by cruising on the extended coast of Madagascar it was known that the greater proportion of slavers escaped capture; but to these arguments his Excellency replied, that there being no emergency or immediate intelligence of slaves being shipped, he was unable to designate any named point for the "Thetis" attention. Instructions would, however, be given to all local Governors that on receiving any information regarding the shipment of slaves they were at liberty to avail themselves of the services of any British men-of-war that might be within reach; and after some further discussion the Governor-General eventually allowed the justice of Captain Ward's arguments, and agreed to refer the question of permission to Her Britannic Majesty's ships to act in territorial waters to his Government, and recommend that special arrangements should be made by which Her Britannic Majesty's boats could act in concert with the local authorities.

From Captain Ward's observation, and from my own experience of this coast, I can most undoubtedly state that the only effectual and speedy means for the suppression of the daily-increasing slave traffic between the Mozambique coast and Madagascar is the destruction of the ports of collection and shipment, and their "matériel." These ports are situated at a distance from the Portuguese Settlements, which are, indeed, only fortified "comptoirs;" information regarding them is scanty; the Arabs and Mujoges who inhabit them are reckless adventurers; any legitimate trade carried on from them, and there is very little, is to the detriment of the Portuguese Custom-houses, and to the direct loss of the revenue of the Colony; and, apart from any question of Slave Trade, the Portuguese position would be strengthened by their being cleared out. Hence, if, in what the Governor-General himself terms "a common cause of humanity," an arrangement could be arrived at by Her Majesty's Government by which Her Britannic Majesty's vessels could act for the sole purpose of the suppression of the Slave Trade



within Portuguese territorial waters,—from Cape Delgado to the Zambezi,—under strict and defined instructions, I am most undoubtedly of opinion that the key-note of the annihilation of this disgraceful traffic would be struck; and I venture to think that considerable economy in the maintenance of our East Coast force would be the ultimate result.

I have, &c.  
(Signed) F. ELTON.

## No. 36.

*Captain Prideaux to the Earl of Derby.—(Received March 11.)*

My Lord,

Zanzibar, February 10, 1875.

IN continuation of my previous letter of this date, I beg to inclose a copy of the "Boletim Oficial" of Mozambique of 23rd January last, containing the Portuguese official account of operations against the Slave Trade in the Kivolane River.

I have, &c.  
(Signed) W. F. PRIDEAUX.

## Inclosure in No. 36.

*Official Bulletin of the Government-General of the Province of Mozambique.*

(Translation.)

January 23, 1875.

## Resolution.

No. 18.—THE Governor-General of the Province of Mozambique decides as follows:—

The gunboats "Sena" and "Tete" having left this port on the 18th instant with a detachment of the Rifle battalion No. 1 for the River Kivolane, to prevent an embarkation of slaves which was preparing there in Moorish canoes;

Seeing with great satisfaction the return of those steamers, and that the expedition was crowned with the best success, eight canoes intended for the Slave Trade having been burnt, and the town of Quivolane, which was a refuge for the Moorish smugglers, having been razed to the ground, three sailors of the first launch belonging to one of the steamers which arrived there having been most atrociously murdered there on the 16th;

A great service having therefore been rendered by completely destroying that town, where our forces had been previously ill-treated when they tried to prevent the departure of slaves, which was constant from that place for Madagascar, according to public report, confirmed by diplomatic documents;

I think it right to commend the officers mentioned below, for the discretion and valour with which they discharged this important commission:

Miguel Vaz Guedes Bacellar, Captain in the Portuguese Army, my aide-de-camp, Commander of the force disembarked;

José Fernandes de Almeida, Lieutenant of the Rifle battalion No. 1;

Augusto Cesar Alexandrino, Lieutenant in the Army;

João Maria da Costa, Lieutenant in the Navy, Commander of the steamer "Sena;"

Midshipman Antonio Maria Cardoso, Commander of the steamer "Tete;"

Midshipman Antonio Candido Vidal de Souza, Captain of this port.

I also think it right to recommend the Engineers, and all the men of both services, who took part in the said expedition, and I direct that this deserved commendation be entered against their names in the respective registers.

The Authorities and other persons whom the knowledge of these presents concerns are thus to understand and observe them.

(Signed) JOSE GUEDES DE CARVALHO E MENEZES,  
Governor-General.

Palace of the Government-General of Mozambique,  
January 22, 1875.



No. 37.

*Mr. Bourke to Captain Prideaux.*

Sir,

*Foreign Office, March 19, 1875.*

I AM directed by the Earl of Derby to express to you his Lordship's approval of the prompt and decided action taken by you for the protection of British subjects, and the maintenance of the authority of the Sultan at Mombasa, as reported in your despatch of the 23rd of January.

I am, &amp;c.

(Signed) ROBERT BOURKE.

No. 38.

*Mr. Bourke to Captain Prideaux.*

Sir,

*Foreign Office, March 29, 1875.*

I AM directed by the Earl of Derby to acknowledge the receipt of your despatch of the 10th ultimo, inclosing copies of two letters from Captain Elton, reporting his proceedings on the occasion of his recent visit to Mozambique, when he succeeded in obtaining the consent of the Portuguese Governor-General for the Commander of Her Majesty's ship "Thetis" to operate in Portuguese waters for the suppression of the Slave Trade, and I am to state to you that his Lordship concurs in the approval which you have expressed to Captain Elton of the very judicious and able manner in which he has acted on this occasion.

I am to add that Her Majesty's Chargé d'Affaires at Lisbon has been instructed to express to the Portuguese Government the gratification with which Her Majesty's Government has learnt the successful operations of the Portuguese forces against the slave traders in the Kivolane River; and he has also been directed to point out the beneficial effects which cannot fail to result from a joint action on the part of the British and Portuguese naval forces in Portuguese waters, with a view to the suppression of a slave traffic which has been admittedly carried on for many years past almost with impunity.

With regard to the satisfactory arrangements which you state that Captain Elton has succeeded in making with the Portuguese authorities for the provisional reception of freed slaves at Mozambique, I am to observe that Lord Derby will defer expressing an opinion on this matter until he is informed of the nature of the arrangements in question.

I am, &amp;c.

(Signed) ROBERT BOURKE.

No. 39.

*Mr. Bourke to Captain Prideaux.*

Sir,

*Foreign Office, April 8, 1875.*

THE Earl of Derby has gathered from your recent reports that a considerable difference of opinion exists amongst those who have the best means of forming an accurate judgment on the extent to which the traffic in slaves is carried on along the newly organized land route from Kilwa to the northern ports of the Zanzibar Dominions.

One view appears to be that the present very considerable traffic is likely to be permanently kept up by the supply of newly captured slaves, while another supposition is that the existing trade is only maintained temporarily by the necessity for working off those slaves which are being brought to the coast by caravans which were fitted out before the terms of the recent Treaty became known to slave dealers, and that the venture is not likely to be continued when once those caravans have all returned.

To enable Lord Derby to form an opinion as to which is the more probable of these two views, I am directed by his Lordship to instruct you to take all the means in your power to ascertain whether any, and how many, caravans have started from the coast for the interior since June, 1873, whether they were supplied with goods likely to be used in the Slave Trade, and by whom they were organized, and to furnish his Lordship with a Report on these points as well as on any other details on the subject which your experience may suggest to you as important.

I am, &amp;c.

(Signed) ROBERT BOURKE.

*Captain Prideaux to the Earl of Derby.—(Received April 14.)*

My Lord,

Zanzibar, February 17, 1875.

I HAVE the honour to transmit to your Lordship copy of a Decree passed in this Vice-Admiralty Court, and awarding compensation in the case of a dhow seized by the launch of Her Majesty's ship "London," off Makongui Island on the 29th January, 1875.

From the affidavit of Sub-Lieutenant Harry Dampier Law, the officer in command of the Launch, it will be seen that the only pretext for seizing the dhow was the presence of three women on board, who admitted that they were slaves. On this the dhow was detained, but no prize crew was put on board, and the consequence was that the natives in charge ran her on shore near the village of Kohané. Although she was afterwards floated off, it was discovered that she had sprung a leak which all the efforts of the crew were unable to stop, and Sub-Lieutenant Law thereupon ordered her to be destroyed.

From the examination of the three women, and the inquiries which I subsequently made at Kokotoni, in which part of this island they resided, I have become convinced that although they may be technically slaves, not having received any deeds of freedom, they have been free to all intents and purposes since the death of their late master. It was clear from the manner in which they gave their evidence, and from their demeanour in Court, that they were voluntary passengers on board the dhow, and that they were not intended for sale. The dhow was returning to Kokotoni from Pemba, with which island the women with their husbands carried on a petty trade, and this fact alone should have induced the officer to be careful in ascertaining the exact position of the passengers before having recourse to steps which resulted in the actual destruction of the vessel.

To anyone acquainted with Zanzibar, it would have been apparent at a glance that these women were not of the class who are conveyed by sea for purposes of sale. By local usage every slave is allowed a two-days' holiday weekly, in which he may either cultivate his little plot of ground to his own profit or remain idle, as he pleases; and as the produce of the land near the seashore is generally bought for sale by sea, it would be placing additional and unnecessary burdens upon the slave by forbidding him to use the latter route, and restricting him to the long and tedious journey by land. The young officers employed in the suppression of the trade are not aware of this, and by acting on the principle that every black man, and *à fortiori*, every black woman, of whom his interpreter cannot give a satisfactory account, must of necessity be a slave for sale, or at all events that there is nothing to prevent them being sold (an argument frequently brought forward in the Vice-Admiralty Court), they are occasionally led into error. Nothing is more evident than the advisability of only employing cautious and experienced officers in so delicate and responsible a duty as the suppression of the Slave Trade.

A claim for compensation has been submitted to the Court by the owner of the vessel destroyed by Sub-Lieutenant Law, and shall be decided at an early date.

I have, &c.

(Signed) W. F. PRIDEAUX.

Inclosure in No. 40.

Case No. 8 of 1875.

*Decree.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen, against a dhow or native vessel named "Conda," whereof Khalfan-bin-Raschid was owner, and Khamis-bin-Ali master, her tackle, apparel, furniture, and cargo, and also against three female slaves named Mrashi, Mama Kijani, and Hanawema seized as liable to forfeiture by Harry Dampier Law, a Sub-Lieutenant in Her Majesty's navy and in command of a launch belonging to Her Majesty's ship "London," before William Francis Prideaux, Esquire, Judge in the Vice-Admiralty Court at Zanzibar, on the 1st day of February, 1875.

APPEARED personally the said Harry Dampier Law, and produced the sworn declaration hereunto annexed, which set out the circumstances under which a dhow or native vessel named "Conda," whereof Khalfan-bin-Raschid was owner, and Khamis



master, of the description and dimensions specified in the annexed certificate of admeasurement, was seized off the Island of Makongui near Pemba on the 29th day of January, 1875, by the officer above named. I, the said Judge, having heard the evidence and examined witnesses on both sides, having found no proof that the said dhow or native vessel was engaged at the time of her seizure in the illegal transport of slaves, do order the said Mrashi, Mama Kijani, and Hanawema to be released, and do condemn the seizors in all costs that have arisen or may arise by reason of the said seizure and in the costs of suit, and I do further award to the owner of the said dhow or native vessel and to the owner of her cargo full compensation for the property illegally destroyed by the seizors to such extent as shall hereafter be proved to the satisfaction of the Court.

In testimony whereof I have signed the present decree, and have caused my seal of office to be affixed thereto, this 17th day of February, 1875.

(Signed) W. F. PRIDEAUX,  
Judge in the Vice-Admiralty Court at Zanzibar.

---

*Affidavit.*

In the Vice-Admiralty Court at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel called "Conda," belonging to Zanzibar, of which the name of the owner is Khalfan-bin-Raschid, and the master Khamis, her tackle, apparel, and furniture; also against three female slaves, two of whom belong to Seyd-bin-Silaman, an Arab of Zanzibar, and the other to Khumis-bin-Lazaboo, an Arab of Kokotoni; the said dhow and slaves having been seized by Harry Dampier Law, Sub-Lieutenant in Her Britannic Majesty's Navy, on the ground that they were being conveyed in contravention of the terms of the Treaty existing between Her Britannic Majesty and His Highness the Sultan of Zanzibar.

Appeared personally Mr. Harry Dampier Law, Sub-Lieutenant in the Royal Navy, and belonging to Her Majesty's ship "London," and made oath, saying:—

On the 29th day of January, 1875, I was on detached service, in command of a launch, when off the island of Makongui, I boarded a dhow, which I found was called the "Conda." I proceeded to search her, and found three females on board, whom I at once suspected to be slaves. On questioning them, they at first said they were free, but afterwards admitted that they were slaves, two of them stating that they belonged to one Seyd-bin-Silaman, an Arab of Zanzibar, who, however, had promised them their freedom whenever they wished to have it, and the other that she was the property of a man at Kokotoni, called Khumis-bin-Lazaboo. Finding such to be the case, I proceeded to detain the dhow, for the purpose of bringing her before the Court at Zanzibar, but in passing between the islands of Makongui and Pemba, owing to the negligent and careless manner in which the dhow was worked by her crew, she ran ashore near the village of Kohané. As the tide rose, she eventually floated off, and I took her to an anchorage near my boat. I then made another attempt to beat through the passage, but owing to the force of the wind, which was right a-head, found it impracticable; I therefore anchored for the night. The following morning, on boarding the dhow, I found that she had sprung a leak, by which, in spite of the efforts of her crew, who had been baling continually during the night, she was gradually filling. Having no means of stopping the leak, and considering that in such a condition it would be useless to attempt to bring her to Zanzibar, I determined to destroy her; and accordingly, after removing the nakhoda and the slaves to my own boat, and sending the remainder of the crew and passengers ashore on Pemba, I burnt her. Her cargo consisted of cocoa nuts, and she was bound from Chak-chak to Zanzibar.

(Signed) HARRY DAMPIER LAW.

On the 1st day of February, 1875, the said Harry Dampier Law was duly sworn to the truth of the above statement,

Before me,  
(Signed) W. F. PRIDEAUX,  
Judge in the Vice-Admiralty Court at Zanzibar.

---



*Captain Prideaux to the Earl of Derby.—(Received April 14.)*

My Lord,

Zanzibar, February 27, 1875.

I HAVE the honour to forward herewith Affidavit, Certificate of Measurement, and Decree, being case No. 9 of 1875, against a dhow called the "Salama," captured by the steam-pinnace of Her Majesty's ship "London," and brought before the Court of this Consulate-General as engaged in the Slave Trade.

I had no hesitation in giving judgment in favour of the captors, for 42 raw slaves were found on board, together with 6 of the women called "Surias," all of whom were being conveyed for sale to the Island of Pemba.

Three Arabs who were jointly either owners of the cargo or agents for the owners and the Nakhoda, have been delivered by me to the Sultan, who has caused them to be confined in his fort in irons.

From the evidence elicited, it is positive that large caravans of slaves are systematically and continually marched by the overland route from the Nyassa and Yao countries, viâ Kilwa and the Rufigi under the Mtumbwi Hills to Bagamoyo, Pangani, and Tangati, destined both for Pemba and ports farther to the north. A more inland route, however, is now adopted, and the coast is only touched at Pangani, where, but one path leads to the ferry, the river running under high cliffs, and at this point I believe much could easily be done to suppress this new and rapidly increasing phase of the traffic.

I have, &c.

(Signed) W. F. PRIDEAUX.

P.S.—Subsequently, on searching the dhow, slave collars and slave chains were found beneath the matting in the hold, evidently the gear in which the slaves had been previously marched, and in which they would have been again marched on landing.

W. F. P.

---

Inclosure in No. 41.

Case No. 9 of 1875.

---

*Decree.*

Before the Court of Her Britannic Majesty's Consulate-General, Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel named "Salama," master Feraji, and owner, Kheir Allah, her tackle, apparel, and furniture; and also against twenty-two male slaves and thirty-one female slaves; seized by Harry Dampier Law, Esq., Sub-Lieutenant in Her Majesty's Navy, and in charge of the steam pinnace of Her Majesty's ship "London;" before William Francis Prideaux, Esq., Her Majesty's Acting Consul-General at Zanzibar, on the 26th day of February, 1875.

APPEARED personally the said Harry Dampier Law, Esq., and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel named the "Salama," sailing under no colours, and unprovided with papers, whereof Feraji was master and Kheir Allah owner, of the description and dimensions specified in the annexed certificate of admeasurement, and containing fifty-three male and female slaves, was seized off Kohané, in the island of Pemba, in the dominions of His Highness the Sultan of Zanzibar, on the 24th day of February, 1875, by the above-mentioned officer. I, the said Acting Consul-General, having heard the evidence produced on both sides, and having found sufficient proof that the said dhow or native vessel was engaged in the illegal transport of forty-eight slaves (viz., of seventeen male slaves and of thirty-one female slaves), in direct and open contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the said dhow or native vessel, her tackle, apparel, and furniture, and the said forty-eight slaves, to have been lawfully seized, and to have been forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; and I do further order the said dhow, her tackle, apparel, and furniture, to be publicly sold in separate parts, and the proceeds to be credited to Her

Majesty's Treasury. In witness whereof, I have signed the present decree, and have caused my seal of office to be affixed thereto, this 26th day of February, 1875.

(Signed) W. F. PRIDEAUX,  
Her Majesty's Officiating Consul-General, Zanzibar.

*Affidavit.*

In the Court of Her Britannic Majesty's Consul-General at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel called "Salama," belonging to Pemba, of which the name of the owner is Kheir Allah, and the master Feraj, her tackle, apparel, and furniture; also against twenty-two male and thirty-one female slaves, owned by Hamed-bin-Suliaman, Sali-bin-Hamed, and Khalfan-bin-Seyd, Arabs; the said dhow and slaves having been seized by Harry Dampier Law, Sub-Lieutenant in Her Britannic Majesty's Navy, on the ground that they were being conveyed in contravention of the Treaty between Her Majesty and His Highness the Sultan of Zanzibar.

Appeared personally Mr. Harry Dampier Law, Sub-Lieutenant in the Royal Navy, and belonging to Her Majesty's ship "London," and made oath, saying:—"On the 24th day of February, 1875, I was on detached service in command of the steam pinnace of the 'London,' when, about three or four miles west of Kohané, I observed a dhow coming towards me from the direction of the main land. I proceeded in chase, and having brought her to, I boarded her, and having ascertained that the crew consisted of the nakhoda and four hands, I then searched her, and found that there were on board, besides the crew, four male passengers and one female passenger (Arabs), and twenty-two male slaves and thirty-one female slaves. The slaves were owned by three of the Arabs, namely, Hamed-bin-Suliaman, Sali-bin-Hamed, and Khalfan-bin-Seyd. The nakhoda informed me that he had no papers, that he had come from Kioombe, and was bound to Kohané, in the island of Pemba.

"Whilst I was in the act of boarding, the Arab, Hamed-bin-Suliaman, presented a loaded gun at one of my men, but on noticing me coming aft with a revolver in my hand, he dropped his weapon and went below. I then disarmed the Arabs, and took the dhow in tow, for the purpose of bringing her to Zanzibar, where I arrived last evening."

(Signed) HARRY D. LAW."

On the 26th day of February, 1875, the said Harry Dampier Law was duly sworn to the truth of the above statement,

Before me,  
(Signed) W. F. PRIDEAUX,  
Acting Consul-General, Zanzibar.

No. 42.

*Captain Prideaux to the Earl of Derby.—(Received April 14.)*

My Lord, Zanzibar, March 2, 1875.

IN continuation of my letter dated the 17th ultimo, I have the honour to inclose an award of compensation which has been passed by me in favour of Khalfan-bin-Raschid, the owner of the dhow which was adjudicated on in Case No. 8 of this Consular Court.

I have not yet called upon the captors to make good the amount of this award, as I think the case is one which might fairly be left to the consideration of the Lords Commissioners of Her Majesty's Treasury. Sub-Lieutenant Law in his affidavit, states that he was compelled to destroy the dhow in consequence of her crew having run her aground; and although there is no doubt that he should have placed a prize crew on board, some allowance should be made for the difficult position in which the young officers of Her Majesty's navy are often placed when carrying out the responsible duties entrusted to them. It has been very satisfactory to observe the careful and conscientious manner in which these duties have generally been performed.

I have therefore to express my concurrence in the remarks made by Captain G. L. Sullivan, of Her Majesty's ship "London," in the accompanying letter, which I



have the honour to forward in original, and which I trust may be laid, with the other papers in the case, before the Lords Commissioners of Her Majesty's Treasury for their favourable consideration.

I have, &c.  
(Signed) W. F. PRIDEAUX.

Inclosure 1 in No. 42.

Case No. 8 of 1875.

*Award of Compensation.*

In the Court of Her Britannic Majesty's Consul-General at Zanzibar.

WHEREAS, by a Decree dated the 17th day of February, 1875, I, William Francis Prideaux, Acting Consul-General at Zanzibar, pronounced that Her Majesty's ship "London" was liable for the damage sustained by Khalfan-bin-Raschid, the owner of the dhow or native vessel "Conda," and condemned the captors to pay compensation for such damage and in the costs of suit; and whereas on the 2nd day of March, 1875, the said Khalfan-bin-Raschid brought in an account of damage, loss, and expenses sustained by him, with voucher in support thereof. Now I, the said Acting Consul-General, having taken the said paper into consideration, am of opinion that the said Khalfan-bin-Raschid, the owner of the said dhow or native vessel, is entitled, under the aforesaid Decree, to the several sums stated in the Schedule hereunto subjoined, that is to say:—

	Sums claimed.		Sums allowed.	
	Dollars.		Dollars.	
Value of dhow, masts, rigging, sails, anchors, &c.	270	..	270	..
Value of 12,000 cocoanuts, at 9 dollars per 1,000	108	..	108	..
Total	378	..	378	..

And such further interest as may be allowed by the Lords Commissioners of Her Majesty's Treasury.

Given under my hand and seal of office, this 2nd day of March, 1875.

(Signed) W. F. PRIDEAUX,  
Her Majesty's Acting Consul-General, Zanzibar.

Inclosure 2 in No. 42.

*Captain Sullivan to Captain Prideaux.*

Sir,

"London," Zanzibar, March 2, 1875.

IN reply to your note of the 12th ultimo, on the subject of the above-quoted case, I would submit for your consideration:—

1. That the *prima facie* evidence in favour of the presumption that the three females found on board were slaves, "within the meaning of the Act," was very strong. Though they all at first denied being so, they afterwards admitted to Sub-Lieutenant Law that they were slaves, giving at the same time the names of their owners; and it was not until they were subjected to a very strict cross-examination before the Court here that the additional facts which you mention in your note were elicited.

2. That frequently in the exercise of the power of detention under the late Treaty with His Highness the Sultan of Zanzibar, it becomes the duty of young officers to decide promptly for themselves on points which are admitted to be doubtful, and which it has in many instances been found necessary to refer to the Law Officers of the Crown to construe and define. These decisions, however, are not communicated to Her Majesty's ships generally, and the onus of the construction to be put on such passages falls on the unguided judgment of persons little accustomed to the interpretation of the law.

3. That from the universally mendacious habits of the people, it is at times all but impossible to decide the question of "who are slaves within the meaning of the Act," or who are slaves travelling with their owners as attendants, or who are slaves travelling for



their own pleasure or business. A truthful reply to any of these queries is almost unobtainable, more especially as it will be found that the master or owner has previously instructed the slave, and by working on his fears has made him firmly believe that to fall into English hands would be simply increasing indefinitely his present wrongs. This applies in a more especial manner to cases in which the number of slaves carried is small, and where no peculiarities of construction or fitment in the vessel affords additional and damning proof of her occupation.

4. Such being some of the many difficulties which he has to encounter, it must constantly happen that, swayed on the one hand by anxiety to perform his duty efficiently, and unwilling to be outwitted by people he knows to be habitual liars, the young officer is led to detain the vessel at any risk or cost; on the other hand, the responsibility which he will incur by having done so, should some nice point of law enable the vessel to slip through his fingers, as strongly admonishes him to let her go. Is it to be wondered at, therefore, if occasionally a mistake on the wrong side does occur?

5. That in the case of the "Conda," the cause of the injury which eventually led to her destruction on the ground of unseaworthiness was mainly attributable to her own crew, who, through the careless manner in which they handled their vessel, ran her aground on some rocks near Kohané, a place they must have been perfectly well acquainted with. In fact, the act bears on the face of it a certain amount of wilfulness, as if the destruction of the dhow was not altogether contrary to the wishes of her captain.

6. That after getting her off, Sub-Lieutenant Law again made an effort to bring her to Zanzibar, but owing to the force of the wind in the passage between Makongui and Pemba, he found it impossible even for his own boat to make headway, and he therefore anchored for the night. The following morning revealed a state of things which, had the dhow put to sea with her prize crew on board in the weather of the previous night, which still continued unabated, must have resulted in her loss, with that probably of the lives of all on board. She was leaking so fast that, in spite of the efforts of her crew, who were baling all night, the dhow, when Mr. Law boarded her in the morning, was gradually filling. Having no means at his command to stop such a leak as this, Mr. Law considered that, in order to prevent her being run ashore and repaired by the natives to be again used in the same traffic, he fully believed her to be then employed in, it would be better to burn her, which he accordingly did.

7. I submit, therefore, that Mr. Law's action in burning the dhow, though since proved to have been an error, was at the time fully justified by the circumstances of the case, and was, in fact, but the inevitable result of the wilfulness or carelessness of her crew, who by running her ashore rendered her unseaworthy.

I have, &c.

(Signed) JNO. A. SULIVAN.

No. 43.

*Captain Prideaux to the Earl of Derby.—(Received April 14.)*

My Lord, Zanzibar, March 6, 1875.

I HAVE the honour to transmit to your Lordship copy of decree of condemnation (with accompanying papers), passed this day in the Consular Court in the case of a small dhow captured by a boat belonging to Her Majesty's ship "London" on 24th February last.

The grounds for seizure of this vessel are fully set forth in the accompanying affidavit, and Mr. Down's statement was corroborated in Court by the evidence of the Nakhoda, Mabrook Makua, who admitted that a passenger and his slave were received on board the dhow without his knowledge at Chikumbi, a small port about five miles distant from Pangani; that on discovering their presence on board he was extremely annoyed, and would have put them back, but seeing an English boat in the distance he landed them on the beach near Pangani, and that he felt no doubt that the slave was intended to be transported to Pemba for purposes of sale. Under these circumstances, I felt no hesitation in passing a decree of condemnation.

I have, &c.

(Signed) W. F. PRIDEAUX.

Inclosure in No. 43.

Case No. 10 of 1875.

---

Decree.

In the Court of Her Britannic Majesty's Consul-General at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel (name unknown, and carrying no colours, whereof Mohammed of Augazidja is stated to be owner, and Mabrook Makua to be master), her tackle, apparel, and furniture, seized as liable to forfeiture by William Leighton Down, a midshipman in Her Majesty's navy, and commanding one of the boats of Her Majesty's ship "London." Before William Francis Prideaux, Esq., Her Britannic Majesty's Acting Consul-General and Judge of the East African Court at Zanzibar. On the 5th day of March, 1875.

PERSONALLY appeared the said William Leighton Down, and produced the sworn declaration hereunto annexed, which set out the circumstances under which a dhow or native vessel, name unknown, and carrying no colours, whereof Mohammed of Augazidja, was stated to be the owner, and Mabrook Makua to be master, of the description and dimensions specified in the annexed certificate of admeasurement, was seized off Pangani, in the dominions of His Highness the Sultan of Zanzibar, on suspicion of being engaged in the Slave Trade, on the 24th day of February, 1875, by the officer above named. I, the said Judge, having heard the evidence produced, and the said Mabrook Makua having admitted that the said dhow had conveyed a slave from Chikumbi to Pangani, whence he was to be transported to the Island of Pemba for purposes of sale, having thereupon found sufficient proof that the said dhow was engaged in the illegal transport of slaves, in contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the said dhow or native vessel, her tackle, apparel, and furniture, to have been lawfully seized and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; and I am further of opinion, after taking all the circumstances of the case into consideration, that the destruction of the said dhow or native vessel was justifiable and necessary.

In testimony whereof I have signed the present decree, and have caused my seal of office to be affixed thereto this 5th day of March, 1875.

(Signed) W. F. PRIDEAUX,  
Her Britannic Majesty's Acting Consul-General and Judge of the  
East African Court at Zanzibar.

---

## Affidavit.

In the Court of Her Britannic Majesty's Consul-General at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel, name unknown, of which the owner is Mahomed, a native of Comoro, living at Pangani, and the master, Nosa Mabruk, her tackle, apparel, and furniture; the said dhow having been seized by Mr. William Leighton Down, Midshipman in Her Britannic Majesty's Navy, on the ground that she was engaged in the Slave Trade, in contravention of the Treaty existing between Her Majesty the Queen and His Highness the Sultan of Zanzibar.

Appeared personally the said Mr. William Leighton Down, Midshipman in the Royal Navy, and belonging to Her Majesty's ship "London," and made oath, saying:—On the 24th day of February, 1875, I was on detached service, in command of one of the boats of Her Majesty's ship "London," when, whilst lying at anchor off the town of Whani, in the Pangani River, a dhow was observed to enter the river, and run ashore off the town of Pangani. On boarding the dhow, I found only the Nakhoda on board, who said that he had come from Kekoomby; that the crew consisted of himself and another man, who had run away since his arrival here; and that he had brought one passenger and one slave from Kekoomby; that the slave was the property of the passenger, who paid for both, and who was taking him to Kekoomby for the purpose of selling him; that he (the Nakhoda) knew the man was a slave before he sailed, but was afraid to send him ashore again.



On arrival at Pangani, the passenger and his slave ran away into the bush. The Nakhoda said also, that he had come to Pangani for the purpose of running a batch of slaves to Pemba.

On searching the dhow, I discovered nothing in the shape of papers or colours; but she had a little stone ballast on board. The Nakhoda informed me that his vessel was the property of a Comoro man called Mahomed, living at Pangani.

Considering that there was sufficient evidence against the vessel, I then proceeded to detain her, and returned with her to my former anchorage.

On the 28th of February (Sunday) I left Pangani with the dhow in tow for the purpose of going to Zanzibar, but the wind falling light and making little way I anchored the same night off the Island of Mazeewy. The following morning I again weighed to a light breeze, but by 4 p.m., having made little or no progress, and the tide having drifted me about five miles to the northward of the island, I came to the conclusion that it would be useless to attempt further to take the dhow to Zanzibar; more especially as we were short of water, and the men, who had been pulling all the afternoon, were too tired to tow her any longer. I therefore determined to sink the dhow, which (having first measured her) I accordingly did about two miles east of Mazeewy. I then proceeded to make the best of my way to Zanzibar, but owing to the lightness of the wind did not reach there until the morning of the 4th March, about 10 o'clock. Had I had the dhow in tow I could not have accomplished the passage even in that time, and being short of water my men would have suffered considerably. As it was I was obliged to obtain a small supply of fresh water from a dhow we met in the Pemba Channel, or we should have been without nearly three days before reaching Zanzibar.

I have brought the nakhoda, as well as the dhow's sail and grapnell, with me.

(Signed) W. L. DOWN.

On the 5th day of March, 1875, the said William Leighton Down was duly sworn to the truth of the above statement,

Before me,

(Signed) W. F. PRIDEAUX,

*Her Britannic Majesty's Acting Consul-General, Zanzibar.*

#### No. 44.

*Captain Prideaux to the Earl of Derby.—(Received April 5.)*

(Extract.)

Zanzibar, March 9, 1875.

WITH reference to my letter of the 24th November last, forwarding a report from Mr. Holmwood upon the northern Province of the Zanzibar territory, I have the honour to submit the following observations, which press of work and other causes have prevented me from offering at an earlier date:—

The first three sections of Mr. Holmwood's report call for little remark. They point to the necessity of unremitting supervision over the Indian colonists residing on the coast, and present a powerful argument in favour of the permanent residence of a Consular officer at one of the principal ports. The reforms initiated by Dr. Kirk were naturally received with much unwillingness, and the efficiency of the present system can only be maintained by constant pressure.

The fifth section, containing Mr. Holmwood's views upon the general effects of the late Treaty, is of considerable importance, as it exhibits conclusions which were certainly not anticipated when Mr. Holmwood was detailed upon his mission, and which I still venture to think are scarcely based upon sufficient data.

In his sketch of the inland Slave Traffic, Mr. Holmwood summarized the number of arrivals at Pangani, between October 1873 and October 1874, at 32,000 "raw" slaves, of whom 15,000 were transported by sea to the Island of Pemba. Considering that within that period only one dhow containing between 40 and 50 "raw" slaves was captured by Her Majesty's cruisers within the Zanzibar Dominions, all the other Vice-Admiralty cases being simply in adjudication of prizes captured in the Mozambique Channel, or of dhows detained upon technical grounds, I felt strong doubts as to the accuracy of this statement, and consequently called upon Mr. Holmwood to furnish in fuller details his reasons for making an assertion, which, if correct, would go far to prove that all the efforts made by the Naval and Consular services for the suppression of the traffic were futile, at all events in Zanzibar waters. Mr. Holmwood has accordingly submitted a statement in reply to my objections, of which a copy is appended to this report.



It will be observed, on perusal of this statement, that Mr. Holmwood has deduced his figures chiefly from Captain Elton's reports, and has concluded that because 4,096 slaves were counted by that officer as having passed his caravan in one month, the same ratio holds good for the entire year, omitting the two rainy months of March and April, and with a further deduction of one-fifth for losses *en route*. Mr. Holmwood further states that his inferences are corroborated by the leading Missionaries and Indians at Mombasa, and by several Arabs, Swahilis and Wanyika, with whom he held conversations. This mode of reckoning may have been the best available under the circumstances, but it is certainly not conclusive, and considering that native information proverbially tends to exaggeration, and that in a matter of this kind, involving so much capital, and depending entirely upon opportunity, it is scarcely reasonable to deduce the results of a year from a month's experience, I think Her Majesty's Government will be content to accept the general fact that the land traffic in slaves is still existent, and will probably increase in vitality, until some effective steps are taken to check it. I may add that I have made inquiries of the Reverend Messrs. Price and Sparshott, the leading Missionaries at Mombasa, with reference to this subject, but they both assured me they knew little about the matter, and could give me no trustworthy information. Mr. Price stated he had heard the slave-gangs occasionally passed Mombasa, but he had never fallen in with any of them. The missionaries are averse to mixing themselves up with political matters, and certainly none of them had ever counted the number comprised in a slave caravan. Mr. Holmwood admits that when British officers visit Mombasa, the slaves are taken by a more inland route, and the dealers are equally anxious to avoid coming into contact with the Missionaries. The Reverend Mr. Chancellor, who has now left Mombasa, is the only Missionary who has ever informed me that slaves were received at the Shamba mentioned by Mr. Holmwood. Having heard that this was the case on one occasion, he immediately sent word to the Governor, and asked him to despatch some soldiers to arrest the caravan. The Governor complied with his request, but before the troops could arrive, the slave party had left. From the manner in which Mr. Chancellor told me this story, I was led to believe that the open passage of slaves at Mombasa was a very unusual occurrence, but whether this be so or not, it is at all events a fact that the Missionaries know next to nothing about the alleged traffic, and that they have no title to be received into Court as witnesses.

The statement that 15,000 slaves were exported by sea to Pemba during the year is, however, of a very serious nature, as if unchallenged it would throw the greatest doubts upon the manner in which the cruizers employed upon this service, and the officers attached to the British Consulate, had performed the duty owed by them to Her Majesty's Government and to the people of England. It is sufficiently startling to learn that slaves have been imported into Pemba for a whole year at a rate exceeding 40 a day, and 1,200 a month, but it becomes almost incredible when we reflect that the island has been under partial blockade for a considerable part of that time, and that although several dhows have been brought into Court for adjudication, their detention has been based with few exceptions upon doubtful technical points arising out of the late Treaty, and that only one capture of newly imported slaves was made in substantiation of Mr. Holmwood's assertion. This assertion has not even the groundwork of figures which is brought forward in support of the statement respecting the general land traffic. It is solely founded upon the information received from Missionaries, Indians, and slaves at Mombasa, and upon inferences drawn from the known facts that the slave population of Pemba had been greatly thinned by small-pox, and that during 1873-74 an exceptionally fine crop of cloves required an increased supply of labour on the island.

It must be remembered that the export of slaves from the mainland to Pemba is conducted from the port of Pangani, which is nearly opposite the south end of the island; from the port of Tanga, which is nearly opposite the north end; and from the intermediate creeks and inlets. Mr. Holmwood did not visit any of these places, but commenced his inquiries at Mombasa, a port considerably to the northward. I have already stated that I do not consider the evidence of the Missionaries on the land traffic question to be worth much, and I believe it to be of still less value when given in connection with a trade of which they can have no personal knowledge, as slaves are not, unless under the most exceptional circumstances, exported from Mombasa to Pemba; nor for the same reason do I think that much reliance can be placed upon the information supplied by Indians, slaves, or Wanyika residing at the former place. The only Indians who are really in a position to afford trustworthy information upon these points, are those who are personally mixed up with the traffic, who would naturally keep their knowledge

\* 15,000 would be more than five years' "normal supply" in the old days, when there were no restrictions on the trade, except during the north-east monsoon months.

to themselves. The question can, in fact, be only set at rest by a careful inquiry into the state of things existing upon the estates of Pemba, and by the personal visitation of a Consular Officer, when, if a marked disproportion is found between the old slaves, and the Mjingas, or "raw" slaves, the substantial accuracy of Mr. Holmwood's allegations may be admitted.

But although I am compelled to believe that the figures given in Mr. Holmwood's Return have been over estimated to a very considerable extent, there can be no doubt that a large smuggling trade between the mainland and Pemba has been carried on during the past year. This trade, I understand, is not of a speculative nature, but is conducted on commission, and at the risk of the landed proprietors of the island. The proper means have not yet been adopted to detect and stop this trade, except to a very limited extent.

---

Inclosure in No. 44.

*Memorandum by Mr. Holmwood on Sections 5 and 6 of his Report.*

---

*Instructions.*

5. To ascertain whether the effects of the Treaty of last year has been to give encouragement to legitimate commerce, and depreciate the illicit traffic which was formerly so prevalent from the northern ports; also to ascertain whether any large number of individuals have been exported to Arabia direct, or whether the slaves arriving by the new route have been absorbed in the Somali districts; and to endeavour to form an opinion, by casual conversation with the natives, as to whether this form of venture is regarded as successful.

6. To direct particular attention towards a solution of the difficult question of the land traffic in slaves.

*Objections.*

1. That a number even approaching 15,000 slaves should have been transmitted to the Island of Pemba during the year from 1st October, 1873, to 1st October, 1874.

2. That it should be taken for granted that about 32,000 slaves were transported over the new land route from Kilwa to Pangani.

3. That it should be stated that, at least, an equal amount of capital was probably employed in the above year in carrying on the slave trade on the East Coast of Africa to that used in carrying on the sea traffic of late years.

*Remarks.*

My first duty on arriving at Mombasa was to endeavour to ascertain how far the new land route was being pushed, and what success it met with.

Unless I could form a nearly correct estimate as to this, it would have been very difficult to report according to my instructions.

Owing to Captain Brooke's inability to wait whilst I made the necessary personal observations, I was compelled to rely upon information received from the missionaries, Sparshott and New, and private conversations with Indians and slaves.

Their statements varied, those of the Indians being, perhaps, 25 per cent. below the missionary estimates; but all agreed that fully half of the slaves coming up from Kilwa had, in the first year, found their way to Pemba. All stated that, while a few dhows might steal across at night, the greater part had been transported in small numbers at a time in canoes; but that, on one or two occasions when Her Majesty's ships and boats were not in force on the coast, large numbers were crowded across, both in canoes and dhows.

[*Note.*—It seems strange that the Mombasa missionaries, who are under the protection of Her Majesty's Consulate, should never have made a single report, private or official, to the Political Agent upon this state of affairs; and that, having such accurate knowledge of the mode of transport, they never suggested to that officer, or to the Commanders of Her Majesty's cruisers, who frequently visited Mombasa between October 1873 and October 1874, any means for intercepting the traffic with which they were so familiar.—W.F.P.]

Captain Prideaux was fully alive to these facts, and as early as February 1874 advises Earl Granville, in the clearest language, when speaking of Captain Elton's Report, in



which he gives the number of slaves passing by the land route from Kilwa to Dar-es-Salâm between 21st December, 1873, and 20th January, 1874, as 4,096, or at the rate of 48,152 per annum; which estimate he (Captain Elton) says is lower than that calculated by Lieutenant Pullen and his attendants during half the month when they were present, and manifestly understated, and perhaps representing half the correct amount for the other half month; Captain Elton supplementing these statistics with this remark, which exactly confirms the statements of my informants—"the caravans pass through Kikunia on an average eight days out of ten."

"I should state, however, that there is no intention of stopping for the rainy season; the Rufiji is the main obstacle, and every arrangement is completed there to avoid delay."

Captain Prideaux, in referring to and forwarding this Report, says:—

"The transport of slaves by land is now carried on to an unprecedented extent, and although it is not forbidden by the late Treaty, I shall draw the attention of His Highness the Sultan, &c., &c., though it is doubtful whether he possesses the requisite means for the suppression of the traffic."

In speaking of Captain Elton's statement that a large proportion of these slaves were destined for the island of Pemba, and that agents of landowners there are buying up slaves, even at Kilwa, at extravagant prices, showing their knowledge of the practical difficulties British cruisers have to contend with in dealing with this special transport, by paying the full purchase-money, and taking all the risk of sea-transit themselves, Captain Prideaux advises Earl Granville as follows:—"Most of these slaves are destined for the island of Pemba, where, in consequence of the ravages committed by the small-pox, labour is greatly in request."

In referring to the difficulties connected with the temporary and exceptional transit across a narrow channel easily navigated in one night by persons knowing the coast, he shows Earl Granville that the present method of cruising is totally inapplicable to the exigencies of this special case. Captain Prideaux suggests that the effectual remedy for this transit across the Pemba channel would be "a chain of well-manned boats stationed a few miles apart, but continually on the move within their respective beats." And he adds, fully coinciding with Captain Elton, that this shipment to Pemba is not merely the urgent shipment of a few thousand slaves across to Pemba within a month or two, "that this method would not only put a final stop to the sea-traffic, but, as a consequence, to the land-traffic also."

Captain Elton estimated the rate of mortality between Kilwa and Pangani at 25 per cent.

[NOTE.—With reference to these quotations from my earlier despatches, I will merely observe that there is not a single passage in them to show that I regarded the land-traffic reported on by Captain Elton otherwise than as a temporary and exceptional phenomenon, and in a subsequent despatch I gave my reasons for thinking so, and expressed an opinion that it would soon terminate. When alluding to the Pemba trade in February and March, 1874, I spoke of it as I would of other smuggling ventures, and never for a moment contemplated the possibility of the importation advancing at the wholesale rate of 1,200 a-month, as stated by Mr. Holmwood. Between February and October, 1874, not a single "raw" slave was, to the best of my recollection, captured in the Pemba Channel, and yet in those eight months 10,000 must have crossed, if Mr. Holmwood's informants are to be believed.—W.F.P.]

From most careful conversations with the leading Missionaries at Mombasa, the leading Indians, and a few slaves and Wanyika, I arrived at the conclusions stated in my Report; but before transferring them from my notes, I checked them by Captain Elton's Report as far as possible, and found them to agree in a remarkable manner with what he had actually observed.

The substance of that information was,—That the slave trade by the new land route was fully established beyond Mombasa, every arrangement having been made exactly as reported by Captain Elton in the southern countries.

That so far as legitimate business was concerned, it had not increased, because capital had merely been withdrawn from the sea Slave Trade to the unusually large Slave Trade which had, during the past year, been organized on land.

[NOTE.—This statement is at variance with the observations made by Dr. Kirk in his visit to Kilwa in the autumn of 1873, when he remarked that all the larger Sheheri slave dealers were ruined by the stoppage of the trade, and that not more than six remained in the town. Whence then does the capital come? Are the British Indians as formerly implicated in the traffic? This was a point which I was particularly anxious to ascertain when giving his instructions to Mr. Holmwood, as the whole of the trade



passes through the hands of Indians, and I have reasons for thinking that although trade is dull amongst the European and American houses, the native firms are in a high state of prosperity.—W. F. P.]

That, undoubtedly the great success of the new route in its first year, was owing to the special demand at Pemba, which Island had been greatly denuded of slaves by sales and deaths from small-pox, when the sudden rise in cloves and prospects of a good crop had caused an urgent demand, which had been so well supplied that I was assured all Shambas yielding cloves had gone up in a few months at least 400 per cent. in value.

[NOTE.—There was a good clove crop at Pemba last year, but the principal reason for the enhanced value of the Shambas was that the hurricane of April 1872, which killed the clove plantations of Zanzibar Island, spared those of Pemba. The highest increase in value which I ever heard of in Zanzibar was in the case of a Pemba Shamba which had been purchased 18 years ago by an Arab for 400 dollars, and which, in the distribution of his property after his death, was sold to his eldest son for 40,000 dollars. The gossip of Zanzibar alleged that this enormous sum was given because Shaikh-Hamud-el-Furahi, the Mutawwâ adviser of the Sultan, was the guardian of the younger children: but there is no doubt that unencumbered property at Pemba is now very valuable. The reason of this is not that they are well supplied with slaves as stated by Mr. Holmwood, but that the clove trees have remained uninjured, while those of Zanzibar Island have been ruined.—W. F. P.]

That agents had been sent down and had gone down on their own account to Kilwa and the Southern stations and were buying up the most able-bodied slaves and the best concubines, the former at 35 dollars, 40 dollars, and even 45 dollars per head, to be delivered at one of three ports opposite Pemba, they taking the risk of transporting them across.

That these slaves were now mostly transported across in canoes or small dhows, but that on two occasions there had been great rejoicings when the coast was left clear for a considerable time, when large accumulations of slaves were taken over, many returning from Mombasa.

That during the greater part of the past year slave caravans had passed Mombasa or Gariama on an average 5 days out of 7.

That the arrangements had been so carefully made that few delays occurred during the rainy season, though the rate of mortality might have been greater.

That all parties were well aware that the land route was not provided against in Dr. Kirk's Treaty, but nevertheless when British officers visited Mombasa, caravans took the more inland route behind Mombasa.

The average number passing Mombasa was 1,000 a month, though during two or three months 2,000 had passed.

The numbers transported to Pemba were invariably estimated for the past year ending 1st October, 1874, and both at Mombasa and on board the dhow I visited on the coast, none calculated less than 12,000, and I think none more than 15,000.

The latter number had been the estimate of many Arabs and Swahilis connected with Pemba, whom I had previously casually questioned at Zanzibar, and as, moreover, it appeared exactly to tally with Captain Elton's observations, I adopted it.

The only reason I had to doubt the accuracy of my informants at Mombasa was, the large number of slaves they stated to have been absorbed by Takaungu and district, and I noted this in my Report, and stated twice that I was not allowed the opportunity of verifying or correcting this estimate.

I endeavoured to provide against any exaggeration in calculating from Captain Elton's Report. If my deductions were unfair, I can only say I more than ever regret the haste with which I was taken over the important ground, which should have been more carefully observed by me than any other part of the coast. I tried hard to rectify this on my return, but my orders were to return by Her Majesty's ship "Rifleman," and her Commander felt unable to detain the vessel.

The following is the estimate I made from Captain Elton's Report:—

"Inclosure 6 to No. 3. List of Slaves passed on Inland Route from Kilwa to Dar-es-Salâm between 21st December, 1873, and 20th January, 1874. Total for the month 4096."

Although Captain Elton's Report, that there would be no stoppage during the rainy season is confirmed by my informants, I allow two months, March and April, for a total suspension of the traffic on this account.

	Slaves.
Ten months would therefore give .....	40,960
Deduct 20 per cent. for mortality .....	8,192
Total .....	32,768

arrived at Pangani in one year. This supposes that four-fifths of the mortality occurred after Captain Elton met with the slave-caravans, though I should consider it most probable that two-fifths would be sufficient to allow.

I may mention, that when over at Bagamoyo the other day Frère Oscar informed me that two or three times a week he was up the Kingani, and generally saw small caravans of from 80 to 100 slaves. He had counted between 80 and 90 that morning, and the next day Mr. Gulliver and he met another, which they estimated at about 100. He says there has been no stoppage, and he estimates 200 to 300 a week of these petty ventures. They fee the soldiers in order to get across by the short road; the large caravans, however, since the Sultan sent his notice, have not attempted to come the Zanzibar side of the Kingani, but their route is only about three miles west of Kikoka.

I may also mention that the moment an attempt was made to arrange the chain of boats recommended by Captain Prideaux, a dhow with about 50 slaves was captured, and this is supposed to be only part of 1,000, who are still within hail of Pangani, waiting for a clear coast, which we have so often had to deplore was accorded to them last year. At those times there was no possible reason why thousands of slaves should not have been shipped across, and I believe it will be found that this was the case.

The objection as to capital follows the facts as to the number of slaves, but Captain Elton reported it, I believe, nearly in my words, and on his return from Kilwa last year handed me a memorandum, in which he clearly showed how favourable to an increased employment of capital the state of things there was, and he gave the figures respecting one profitable cargo made by Kilwa slave-dealers when he was there, which alone enabled them to purchase 5,000 fresh slaves.

[Note.—This explanation rather begs the question. Mr. Holmwood attempts to prove, partly on arithmetical grounds, and partly on the strength of native reports given to him at a place completely beyond the range of the Pemba Slave Trade, that 32,000 slaves arrived at Pangani by the land route within the year, of whom 15,000 were shipped to Pemba. He then says that, because the slaves were there, there must have been the capital to purchase them. The premises hardly appear strong enough to warrant this conclusion. The manner in which Captain Elton appears to have been admitted into the confidence of the Kilwa slave-dealers shows, however, that there can be little mystery in the matter, and the facts ought not, therefore, to be difficult of attainment.

Mr. Holmwood, in the preceding paragraph, alludes to a report that was brought me by an Arab, to the effect that 1,000 slaves were collected at Bagamoyo, and were intended to be shipped to Pemba from one of the creeks between Pangani and Tanga. The "London" was the only man-of-war in harbour, and, as Captain Sullivan was absent at the time on a surveying expedition to the Rufiji with several of his boats, only four could be detached on this service. The Sultan, on my application, gave me an autograph note, authorizing the boats' crews to land, if it were thought necessary; but the operations of the slavers were conducted with such secrecy that no captures were made near the coast. It is possible that the 50 slaves, mentioned by Mr. Holmwood, who were seized off Pemba, belonged to this party. I have, of course, no positive proof that the 1,000 slaves were at Bagamoyo, but my informant has generally been considered trustworthy, and he evidently looked on this as an opportunity for a good "coup." I was also lead to think that the passage of so many slaves was an exceptional occurrence, and not the every-day affair it is said to be by Mr. Holmwood.

This case is a fair illustration of the remarks made in my despatch respecting the disposition of our naval forces on this coast. It was, of course, impossible for four boats to guard the coast between Pangani and Tanga, especially as when they are despatched in this sudden kind of way their destination soon becomes known to the whole of Zanzibar.]

(Signed) FREDERIC HOLMWOOD.



No. 45.

*Dr. Kirk to Earl of Derby.—(Received April 14.)*

My Lord,

Zanzibar, March 9, 1875.

I HAVE the honour to report that I have on this day taken over charge of the Political Agency and Consulate-General, Zanzibar, from Captain W. F. Prideaux, who leaves for Aden by the mail steamer on the 11th instant.

I have, &amp;c.

(Signed) JOHN KIRK.

No. 46.

*Mr. Bourke to Dr. Kirk.*

Sir,

Foreign Office, April 30, 1875.

I AM directed by the Earl of Derby to inform you that he has learnt through the India Office that the Viceroy of India proposes to send Major Euan Smith, C.S.I., to act in your absence at the Agency and Consulate-General at Zanzibar. You will accordingly forward this despatch to Major Smith, as being Lord Derby's authority for him to perform all the duties of Acting British Consul-General at Zanzibar, during your absence in attendance on the Sultan.

I am, &amp;c.

(Signed) ROBERT BOURKE.

No. 47.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord,

Zanzibar, March 17, 1875.

ON arrival at Zanzibar I lost no time in taking steps for the disposal of the slaves captured by the boats of Her Majesty's ship "London" and condemned in Court as No. 9 of this year's series of cases.

These slaves, forty-eight in number, have all been gladly taken by Bishop Steere and placed on an estate in this island which has been recently purchased for the Central African Mission.

As I see every reason to suspect that, notwithstanding reports to the contrary lately submitted by the naval authorities, there still exists an extensive smuggling of slaves both to this and the adjacent island of Pemba from the main land, and as I hope to be able to take steps to prevent this illegal traffic and either capture the slaves in transit or demand their surrender by the Sultan, I shall apply officially to the Church Missionary Society at Mombassa as to how many freed slaves they are now in a position to take over.

I have, &amp;c.

(Signed) JOHN KIRK.

No. 48.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord,

Zanzibar, March 20, 1875.

IN forwarding decree of condemnation in the case of a vessel seized by Captain Tuke of Her Majesty's ship "Rifleman," off the north-west coast of Madagascar, I have the honour to point out that this slave vessel, as also the owners and crew, belonged to the Island of Grand Comoro, and that it has been condemned as having on board at the time of seizure a large number of shackles and slave irons, which were produced in Court, also from documentary proof discovered by a careful perusal of correspondence found in the Captain's box that he had been personally for years back engaged in the Slave Trade. Although in some cases these papers referred to shipments of slaves from the coast to Zanzibar prior to the total prohibition of the traffic in June 1873, and were therefore not penal, others related to the Slave Trade with Grand Comoro, Mohilla, and the French Settlements.



The owners of this vessel, being men of consideration and position in their own country, have been committed by me to the common Arab jail and the crew released, there being no proof that they were necessarily cognizant of the presence of slave irons in the ship or of the illegal intention of the voyage. I am also desirous to remove at the earliest moment an impression which I find has arisen in consequence of a release in a former case of a Comoro\* Prince engaged in the Slave Trade as reported by Captain Prideaux in his despatch of October 7, 1874, and I may observe that I have refused the petition of the Sultan of Zanzibar that I would in this instance follow the example therein set and consent to the release of these two men on the ground that they are of rank and position and so deserving of consideration beyond that given to more ordinary slave-dealers.

I have, &c.  
(Signed) JOHN KIRK.

Inclosure in No. 48

Case No. 11 of 1875.

*Decree.*

In the Court of Her Britannic Majesty's Consul-General, Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the vessel "Salama," of Grand Comoro, whereof Said bin Bakavi was master, her tackle, furniture, and apparel, and also against 15 male slaves, seized as liable to forfeiture by Stratford Tuke, Esq., a Commander in Her Majesty's Navy, and commanding Her Majesty's ship "Rifleman," before John Kirk, Esq., Her Majesty's Agent and Consul-General at Zanzibar, on the 19th day of March, 1875.

APPEARED personally, the said Stratford Tuke, Esq., and produced the sworn declaration hereunto annexed, setting out the circumstances under which a vessel under the flag and pass of one of the Chiefs of the Island of Grand Comoro, of which Said bin Bakavi was master, and owned by the above-named Said bin Bakavi, and Abdenrahman bin Sultan Ahmed, conjointly, of the description and dimensions specified in the annexed Certificate of Admeasurement, taken by the captors before condemnation, was seized off the north-west coast of Madagascar, on the 10th day of March, 1875. I, the said Consul-General, having heard evidence on both sides in the presence of the owners and master of the above-named vessel, and having found sufficient proof that the said vessel was at the time of her seizure engaged in the illegal transport of slaves, do adjudge the said vessel, her tackle, apparel, and furniture, and also 12 of the individuals produced before me as slaves, to have been lawfully seized and forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly, and I do further pronounce the seizors to have been justified in the destruction of the vessel, and in forcibly bringing to the place of adjudication the whole of the crew.

In testimony whereof, I have signed the present Decree, and have caused my seal of office to be affixed thereto, this 19th day of March, 1875.

(Signed) JOHN KIRK,  
*Her Majesty's Agent and Consul-General, Zanzibar.*

*Certificate as to the Destruction of the Dhow or Native Vessel.*

I, the undersigned, Stratford Tuke, holding the rank of Commander in Her Majesty's Navy, and commanding Her Majesty's ship "Rifleman," do hereby certify that, on the 11th day of March, 1875, I directed a survey to be held on the dhow or native vessel named "Salama," nationality Comoro, whereof Sahedi Bacavi is master, and Abdulla Hamanu is owner, detained by me on 10th day of March, 1875, on the ground that she was engaged in the Slave Trade, and that the surveying officers having reported to me that she is leaky and unseaworthy, as from the report of survey hereto

\* Brother of the present Sultan, and son of Sultan Amadi, who signed the Treaty.—J. K.

annexed, will more fully appear, the said dhow or native vessel has been destroyed by my orders.

Signed this 11th day of March, 1875.

(Signed) STRATFORD TUKE, *Commander.*

No. 49.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord,

Zanzibar, March 20, 1875.

I HAVE the honour to inclose a Decree of condemnation in the case of a Johanna vessel seized by the Commander of Her Majesty's ship "Rifleman," on the north-west coast of Madagascar.

The owner (who was brought into Court) is a native of the Island of Grand Comoro, and claims to be a Shereef or descendant of Mohammed, a race rather numerous in those islands.

Although the vessel was seized on the information of two natives who stated they had themselves seen the slaves landed, much difficulty would have been found in bringing home the fact had it not been for numerous papers found in possession of the owner, these showed so clearly his former complicity in the Slave Trade with Johanna, Mohilla, and Madagascar, that I was led to believe the evidence of the two informers, who affirmed to having seen a large cargo of slaves landed from the vessel only a few days previous to the capture. There were numerous other facts which, once it was proved that this man had been long engaged in the Slave Trade, added weight to testimony which alone could not have been accepted as conclusive.

I retain the owner in prison, and propose sending him by the first mail steamer to Johanna, with a request that the King Abdulla will deal with him, as it is under his flag the offence has been committed.

I have, &c.

(Signed) JOHN KIRK.

Inclosure in No. 49.

Case No. 12 of 1875.

*Decree.*

In the Court of Her Britannic Majesty's Consul-General, Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the vessel "Amanet Ullah" of Johanna, whereof Mohedin bin Seyed Hassan was master and owner, her tackle, furniture, and apparel seized as liable to forfeiture by Stratford Tuke, Esquire, Commander in Her Majesty's Navy, and commanding Her Majesty's ship "Rifleman," before John Kirk, Esquire, Her Majesty's Agent and Consul-General at Zanzibar, on the 19th day of March, 1875.

APPEARED personally the said Stratford Tuke, Esquire, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a vessel under the flag and pass of Johanna, of which Mohedin bin Seyed Hassan was master and owner, of the description and dimensions specified in the annexed certificate of admeasurement taken by the captors before condemnation, was seized on the north-west coast of Madagascar, on the 8th day of March, 1875. I, the said Consul-General, having heard evidence on both sides in presence of the owner and master of the above-named vessel, and having found sufficient proof that the said vessel was at the time of her seizure engaged in the illegal transport of slaves, do adjudge the said vessel, her tackle, apparel, and furniture to have been lawfully seized, and forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly, and do pronounce the seizors to have been justified in the destruction of the vessel.

In testimony whereof, I have signed the present Decree, and have caused my Seal of office to be affixed thereto, this 19th day of March, 1875.

(Signed) JOHN KIRK,

*Her Majesty's Agent and Consul-General, Judge.*



*Certificate as to the Destruction of the Native Vessel or Dhow.*

I, the undersigned Stratford Tuke, holding the rank of Commander in Her Britannic Majesty's Navy, and commanding Her Majesty's ship "Rifleman," do hereby certify that on the 9th day of March, 1875, I directed a survey to be held on the dhow or native vessel named "Ah-la-Umudillah," nationality Johanna, whereof Mehedinie bin Syud Hassan was master and owner, detained by this ship on the ground that she was equipped for and having been engaged in the Slave Trade, and that the surveying officers having reported to me that she is unseaworthy, and unfit to take to Zanzibar, as from the Report of Survey hereto annexed will more fully appear, the said dhow or native vessel has been destroyed by orders.

Signed this 9th day of March, 1875.

(Signed) STRATFORD TUKE, *Commander.*

No. 50.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord, I have the honour to inform you that on the 20th of March, 1875,

SINCE the arrival from Europe of the French Consul, M. de Gaspary, he soon discovered that the French flag was notoriously and systematically used by the Arabs and half-castes on the East Coast as a screen for the conveyance of slaves destined for sale, and determined to make an example of the first serious case. It was not long before evidence was produced that two Arabs had successfully run cargoes of slaves from the neighbourhood of Pangani to the Island of Pemba, and on the confession and conviction of the culprits, the French Consul condemned them to receive twenty-five lashes each, and a year's confinement in the Sultan's prison in chains, and notwithstanding the expressed unwillingness of His Highness to inflict such punishment upon Arabs and coreligionists, insisted on the sentence being carried out in its integrity.

The men were accordingly publicly flogged in the presence of the cavasses of the French Consulate, on the square in front of the Sultan's palace, and are now working in the chain-gang of prisoners employed on public works,—a severe example to Arabs guilty of similar practices.

It is not only in this matter that I would express my sense of the assistance we are receiving from M. de Gaspary in our efforts to thoroughly suppress the East Coast sea traffic, but as well in the action which he has adopted of passing a personal inspection of all dhows under the French flag, both on arrival and on departure from Zanzibar. All irregularities are at once checked and punished by such a system; and in several cases M. de Gaspary has gone so far as to refuse papers to suspected vessels and parties, and forward his reasons for so doing to Mayotte and Nossi Bé, from which Colonies the craft had originally sailed and been registered. Although by so doing M. de Gaspary has probably placed himself in antagonism with the French colonists to the South, whose planting interests and necessities, I have reason to fear, often induce them to patronise forced labour, yet I should wish to be the first to bring to your Lordship's knowledge the importance of the effect which I feel certain this energetic action of the French Consul's will exercise on the Arab mind.

In conclusion, I would venture to observe that the French flag, by the measures now initiated, is already regarded with more respect and with less jealousy by all interested in the welfare of the East African Coast and surrounding islands.

I have, &c.

(Signed) JOHN KIRK.

No. 51.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord, I have the honour to inform you that on the 29th of March, 1875,

I HAVE the honour to report the seizure and condemnation of a Zanzibar vessel, the property of Bwana Heri, Diwan of Saadani, on the ground of slave-trading.

At the examination in Court, conducted before all interested in the vessel, and in presence of one of the principal Kathis of Zanzibar, it appeared that a dispute having arisen some time ago between two Chiefs of the mountainous Zegua country on the



mainland, both parties had been called to Zanzibar to adjust their differences before the Sultan, and that Bwana Heri, Diwan of the opposite coast, was conducting one of these Zegua head men to Zanzibar in his own vessel when seized by the boats of Her Majesty's ship "London" outside the harbour. The only cargo on board consisted of goats brought by the Chief, and intended as a present for the Sultan, together with the personal property, such as arms, dress, &c., of Bwana Heri himself.

It was established in evidence beyond all doubt that the Zegua Chief was, however, smuggling over in the vessel, with the cognizance of Bwana Heri, a female slave, who was obviously no domestic, but a raw agricultural labourer intended for sale.

This slave was found concealed when the vessel was searched, and in Court Bwana Heri gave an explanation of her presence at variance with that of the Zegua Chief and wholly irreconcilable with the woman's own story, or with the fact that she could not understand one word of the language of the tribe to which she was by them said to belong.

The fact of slave-dealing being so evident, I condemned not only the vessel but all the ornaments, arms, &c., belonging to Bwana Heri on board, including the goats, the property of the Zegua Chief.

When carried out, Bwana Heri fully acquiesced in the justice of the sentence, and confessed having known that the slave had been taken on board, and that what he had said in Court regarding her was false.

I have now the honour to inclose Decree and other formal papers in this case, together with a remittance of balance of proceeds of sale, from which Court fees have been deducted.

I have, &c.

(Signed) JOHN KIRK.

Inclosure in No. 51.

Case No. 13 of 1875.

*Decree.*

In the Court of Her Britannic Majesty's Consul-General, Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the Zanzibar vessel, name unknown, whereof Mgosi was master, her tackle, furniture, apparel, and cargo; also against one female slave seized as liable to forfeiture by Arthur Shirley Hamilton, a Lieutenant in Her Majesty's Navy in command of the boats of Her Majesty's ship "London," before John Kirk, Esquire, Her Majesty's Agent and Consul-General at Zanzibar, on the 24th day of March, 1875.

APPEARED personally the said Arthur Shirley Hamilton, Esq., and produced the sworn declaration hereunto annexed, setting out the circumstances under which a vessel under the Zanzibar pass and flag, of which Mgosi was master, and owned by Bwana Heri, the Diwan of Saadani, of the description and dimensions specified in the annexed certificate of admeasurement taken by order of the Court after condemnation, was seized when about to enter Zanzibar harbour from the mainland of Africa on the 23rd day of March, 1875. I the said Consul-General having heard evidence on both sides in the presence of the owner and master of the vessel, and having found sufficient proof that the vessel at the time of her seizure was engaged in the illegal transport for sale of one female slave from the port of Saadani, on the mainland of Africa, to the Island of Zanzibar, do adjudge the said vessel, her tackle, apparel, furniture, and cargo, and also one female slave, to have been lawfully seized and forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly.

In testimony whereof I have signed the present Decree, and caused my seal of office to be affixed thereto this 24th day of March, 1875.

(Signed)

JOHN KIRK,  
Her Majesty's Agent and Consul-General, Judge.

*Certificate of Condemnation.*

In the Court of Her Britannic Majesty's Consul-General, Zanzibar, Vice-Admiralty Jurisdiction.

I, the undersigned John Kirk, do hereby certify that, pursuant to a Decree of Condemnation dated the 24th March, 1875, in the cause filed in this Court as No. 13 of 1875, the vessel therein designated has been destroyed by my orders, and the pieces, together with her tackle, apparel, furniture, and cargo sold by public auction.

(Signed) JOHN KIRK,  
Her Majesty's Agent and Consul-General, Zanzibar.

Zanzibar, March 27, 1875.

No. 52.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord,

Zanzibar, April 8, 1875.

IN continuation of my report of March 20, I have the honour to state that, having until the present time detained in close confinement Mohedin bin Seyd Hassan, owner and master of the Johanna vessel "Amanet Ullah," seized on the 9th March, and condemned on the ground of slave-dealing as No. 12 of 1875, on this Court file, I now send the prisoner to Johanna to be dealt with by King Abdullah.

I inclose copy of my letter addressed on this subject to that Chief, in which I have demanded that an example should be made of this individual.

I take this occasion to suggest for the consideration of your Lordship whether it would not be advisable, seeing that the Islands of Johanna and Grand Comoro are within monthly communication with this Consulate-General, and have no regular relation with any other port, it might not facilitate my endeavours to obtain punishment in such cases as the present were I to be accredited in a manner more or less official, and authorized to hold the relations which I now practically am forced to do, without such authority. As the greater part of all slave-dealers now caught are either Grand Comoro or Johanna men, and as severe punishment inflicted upon the chief men engaged in such venture seems the most certain way of forcing them to abandon the traffic, I shall, on the first occasion, visit these islands, with a view to making this more generally known.

I have, &c.

(Signed) JOHN KIRK.

Inclosure in No. 52.

*Dr. Kirk to the King of Johanna.*

Sir,

Zanzibar, April 8, 1875.

I HAVE the honour to inform your Excellency that I send by the present mail-steamer, under the care of Captain Hansard, Mohedin bin Seyd Hassan, a native of Grand Comoro, owner and master of the Johanna dhow or vessel "Amanet Ullah," sailing under your Excellency's pass and flag.

As the clearest proof has been brought before me that this individual has been guilty of slave-trading under your flag, and as his connection with the Slave Trade is notorious for some time back, and has been shown by letters found in his possession, I have, in sending him to you, to demand the infliction of such punishment as the offence deserves.

I cannot conceal from your Excellency that correspondence lately found on board of slave-vessels shows beyond all doubt that the Islands of Grand Comoro, Mohilla, and also Johanna, still import slaves, both for domestic use and transhipment to neighbouring settlements.

It is, moreover, notorious that Comoro men generally are the greatest slavers in these seas, now that the trade with Arabia has been stopped; and as I have confidence in your own loyalty, and fully believe that you personally are willing and ready to assist Her Majesty's Government to prevent the traffic in slaves, I have to ask you to punish the present offender.

I shall forward copy of this letter and of any reply you may be pleased to make, for



the information of Her Majesty's Government, and I shall ask the Senior Naval Officer to call at Johanna and personally communicate with you on this matter.

I have, &c.  
(Signed) JOHN KIRK.

No. 53.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord, Zanzibar, April 9, 1875.

I HAVE the honour to inclose copy of a Report forwarded to the Secretary to the Government of India in reply to his request to be furnished with Captain Prideaux's remarks on the Report rendered by Mr. Holmwood.

I understand Captain Prideaux has already forwarded to your Lordship a copy of these remarks.

I have, &c.  
(Signed) JOHN KIRK.

Inclosure in No. 53.

*Dr. Kirk to Mr. Aitchison.*

(Extract.) Zanzibar, April 9, 1875.

I HAVE the honour to acknowledge receipt of your letter of 23rd February last from the Officiating Under-Secretary to Government, stating that his Excellency the Viceroy and Governor-General in Council awaits Captain Prideaux's remarks on the clear and able Report furnished by Mr. Holmwood, the Assistant Political Agent, of the tour made by him to the north coast of the Dominions of His Highness the Sultan of Zanzibar.

Captain Prideaux having furnished me with a copy of his remarks now called for, written after his departure from Zanzibar, and addressed direct to your Office from Aden, I shall take occasion personally to report on the subjects therein discussed after I have had an opportunity of forming an independent judgment on the chief points at issue between Captain Prideaux and Mr. Holmwood.

I may, however, state I have already satisfied myself that a very extensive system of smuggling of slaves in small numbers by each vessel both to this island and to Pemba, in canoes, is being practised. I pointed out, before the late Treaty was concluded, that such would be the case, and that, whilst slavery exists in Zanzibar, our navy is powerless to stop it.

I propose awaiting clear and undeniable proof of the fact of the introduction of slaves by sea, in order to call His Highness' attention to the breach of that part of the 1st Article of the Treaty of 5th June, 1873, which binds him by all means in his power to prevent and abolish the same; and I shall hint to him that should he be unable to stop such an open breach of the Treaty, it may become a question for the consideration of Her Majesty's Government whether further guarantees are not needed for the purpose of carrying out the object in view, and for this purpose the stoppage of the land route—which would thus have been shown to be a step in the transport forbidden in the Treaty—be insisted on.

No. 54.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord, Zanzibar, April 9, 1875.

WITH reference to the mention made in my Report of March 20, regarding two men of Grand Comoro, owners of the slave-vessel condemned here as No. 11 on the 9th ultimo, I have now the honour to state that the one—Abderahman bin Sultan Ahmed (Amadi)—is son of the Sultan Amadi of Moroni, in the Island of Grand Comoro, with whom an engagement was entered into on July 29, 1861, for prevention of the Slave Trade. The other is a near relative of the same, married to his daughter. The Comoro man seized, but released, from a slave-dhow, as reported by Captain Prideaux in



his letter of October 7, 1874, was also son of Sultan Amadi; he has left Zanzibar and returned either to Grand Comoro or the French settlement of Mayotte.

I am informed that Sultan Amadi, although still alive, is now about 80 years of age, and has virtually retired from the Chieftainship; but that neither of the sons with whom we have had to do have any chance of the succession, which follows the side of the first wife.

I learn that in Grand Comoro there are three coast towns accessible to native craft, viz., Mitsamhuli, Itsanda, and Moroni. Formerly the Moroni Chief was senior in the island; now the chief power and position seems to have passed to Musa Fumu of Itsanda, successor of Bana Fumu, now dead, with whom the Treaty of 1854 was entered into.

Moroni is the only place in the island where native vessels are owned and passes issued.

In questioning the two men now in my hands regarding the Government of the island, I learn that, although each Chief is independent of each other, their disputes are generally settled by reference to the French Governor of Mayotte, but that at Itsanda, if not also at Moroni, the flag hoisted is that of Seyyid Burgash of Zanzibar. Although, therefore, the Sultan of Zanzibar disowns all jurisdiction in the island, this is sufficient to dispose of any objections that have been raised to his punishing Comoro men at Zanzibar.

I have, &c.  
(Signed) JOHN KIRK.

No. 55.

*Dr. Kirk to the Earl of Derby.—(Received May 4.)*

My Lord,

*Zanzibar, April 9, 1875.*

I HAVE the honour to report the return of Her Majesty's ship "Thetis," from Mozambique, and to inform your Lordship that Captain Ward, acting upon the arrangement made by Captain Elton with the Governor-General of Mozambique, has succeeded in capturing and destroying another large slave vessel in the Portuguese creeks, making three in all taken under the Concession.

These cases have been placed in this Court, and although, as yet, no hearing has taken place, there can be no doubt that the vessels were actually waiting to ship slaves known to be collected in the immediate vicinity, and that by their seizure, through the energy of Captain Elton and of Captain Ward, a severe blow has been struck at the Slave Trade.

I mention this in anticipation of the final hearing of the cases in Court, which is delayed owing to work at mail time, as I understand the Governor-General has reported his action in allowing Her Majesty's ship "Thetis" to act in this special case in the rivers and creeks, and it is of importance that the Portuguese Government should know of the success of the steps taken.

I have, &c.  
(Signed) JOHN KIRK.

No. 56.

*Mr. Lister to Dr. Kirk.*

Sir,

*Foreign Office, May 17, 1874.*

I AM directed by the Earl of Derby to express to you his Lordship's approval of your intention to send to Johanna, for punishment, the owner of the Johanna vessel taken by Her Majesty's ship "Rifleman" off Madagascar (Case No. 12), as reported in your despatch of the 20th of March.

I am, &c.  
(Signed) T. V. LISTER.

No. 57.

*Mr. Lister to Dr. Kirk.*

Sir,

*Foreign Office, May 17, 1875.*

I AM directed by the Earl of Derby to state to you that he approves of your having disposed of the slaves captured by the boats of Her Majesty's ship "London," in the manner reported in your despatch of the 17th of March.

I am, &amp;c.

(Signed) T. V. LISTER.

No. 58.

*Mr. Lister to Dr. Kirk.*

Sir,

*Foreign Office, May 17, 1875.*

I AM directed by the Earl of Derby to state to you that he approves the course which you pursued in dealing with the owners of the vessel taken by Her Majesty's ship "Rifleman" off Madagascar (Case No. 11), as reported in your despatch of the 20th of March.

I am, &amp;c.

(Signed) T. V. LISTER.

No. 59.

*Dr. Kirk to the Earl of Derby.—(Received May 31.)*

My Lord,

*Zanzibar, April 15, 1875.*

IN continuation of my Report of April 9, I have now the honour to inclose decrees of condemnation passed in the three cases which I before mentioned had been placed in Court for adjudication.

The first point on which I was careful to call for evidence was whether the vessels in question were, under the circumstances, to be classed as not entitled to the protection of any flag or otherwise fell within the jurisdiction of this Court. This being disposed of in the affirmative I next enquired how far the Portuguese authorities had sanctioned the operations which led to the capture of vessels up a river not far from one of their stations, so as to be certain that the jurisdiction of the Court would not be subsequently disputed by the Portuguese authorities on the ground that all three were taken in territorial waters, and even within tide mark. On this, also, I received satisfactory testimony to convince me that Captain Ward was in all he did co-operating and acting in concert with the local authorities.

As to the cases themselves, I was fully satisfied that all were prepared expressly for the Slave Trade, and ready to carry full cargoes of slaves to Madagascar, the slaves being concealed on shore ready for embarkation. In one case the slaves had been put on board, but re-landed on it being known the English boats were at hand.

I should also state that the River Umfusi is used as nothing but the haunt of slave traders, and that the Portuguese had shortly before destroyed five slave vessels in the same river, also that the shell of a rocket fired by the Portuguese gun-boats was found embedded in the stern of one of the vessels, identifying her as one that had on that occasion been attacked but escaped; also, I may mention, it was from the Portuguese authorities, in the first place the information was obtained, and that the Governor-General expressed himself satisfied with the result when reported to him by Captain Ward on his return to Mozambique.

I would venture to suggest that mention might be made to the Portuguese Government of the assistance rendered by his Excellency the Governor-General on this occasion, as thereby his hands may be strengthened in carrying out the anti-Slave Trade policy so long urged upon the local authorities by the Government of Lisbon, and which the present officer seems well disposed to put in force.

I have, &amp;c.

(Signed) JOHN KIRK.



Inclosure 1 in No. 59.

*Case No. 14 of 1875.*

---

*Decree.*

In the Court of Her Britannic Majesty's Agent and Consul-General, Zanzibar,  
Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the native vessel, name, nation, master, and owner unknown, her tackle, furniture and apparel, also against one female slave seized as liable to forfeiture by Thomas Le H. Ward, a captain in the Royal Navy, commanding Her Majesty's ship "Thetis," before John Kirk, Esquire, Her Majesty's Agent and Consul-General at Zanzibar, on the 13th day of April, 1875.

APPEARED personally the said Captain T. Le H. Ward, R.N., and produced the declaration hereunto annexed, sworn to by Lieutenant Henry Edward Walters of the Royal Navy, setting out the circumstances under which a vessel without papers or colour, of the description and dimensions specified in the annexed certificate of admeasurement, taken before condemnation by the captors, was seized in the Umfusi River, East Africa, on the 28th day of January, 1875. I, the said Consul-General, having heard evidence on the side of the seizors, and in absence of any one appearing for the defence, having found sufficient proof that the vessel at the time of her seizure was equipped for and engaged in the Slave Trade, do adjudge the said vessel, her tackle, apparel, and furniture, also one female slave, to have been lawfully seized and forfeited to Our Sovereign Lady the Queen, and do condemn the same accordingly. Hereby confirming and approving the course followed by the seizors in the destruction of the vessel on the spot.

In testimony whereof I have signed the present Decree, and caused my seal of office to be affixed thereto this 13th day of April, 1875.

(Signed) JOHN KIRK,  
*Her Majesty's Agent and Consul-General, Judge.*

Inclosure 2 in No. 59.

*Case No. 15 of 1875.*

---

*Decree.*

In the Court of Her Britannic Majesty's Agent and Consul-General, Zanzibar,  
Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the native vessel, name, nation, master, an owner unknown, her tackle, apparel, and furniture, seized as liable to forfeiture by Thomas Le H. Ward, a Captain in the Royal Navy, commanding Her Majesty's ship "Thetis," before John Kirk, Esquire, Her Majesty's Agent and Consul-General at Zanzibar, on the 13th day of April, 1875.

APPEARED personally Captain Thomas Le H. Ward, R.N., and produced the declaration hereunto annexed, sworn to by Lieutenant Henry Edward Walters, R.N., setting out the circumstances under which a vessel without papers or colours of the description and dimensions specified in the annexed certificate of admeasurement taken before condemnation by the captors, was seized in the Umfusi River, East Africa, on the 29th day of January, 1875. I the said Consul-General having heard evidence on the side of the seizors, and in absence of any one appearing for the defence, having found sufficient proof that the vessel at the time of her seizure was equipped for and engaged in the Slave Trade, do adjudge the said vessel, her tackle, apparel, and furniture to have been lawfully seized and forfeited to Our Sovereign Lady the Queen, and do condemn the same accordingly, hereby confirming and approving the course followed by the seizors in the destruction of the vessel on the spot.

In testimony whereof I have signed the present Decree and caused my seal of office to be affixed thereto this 13th day of April, 1875.

(Signed) JOHN KIRK,  
*Her Majesty's Agent and Consul-General, Judge.*



Inclosure 3 in No. 59.

Case No. 16 of 1875.

---

Decree.

In the Court of Her Britannic Majesty's Agent and Consul-General, Zanzibar,  
Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the native vessel, name, nation, master, and owner unknown, her tackle, apparel, and furniture seized as liable to forfeiture by Thomas Le H. Ward, a Captain in the Royal Navy, Commanding Her Majesty's ship "Thetis." Before John Kirk, Esquire, Her Majesty's Agent and Consul-General at Zanzibar, on the 13th day of September, 1875.

APPEARED personally Captain Thomas Le H. Ward, R.N., and produced the declaration hereunto annexed sworn to by Lieutenant Henry Edward Walters, R.N., setting out the circumstances under which a vessel without papers or colours of the description and dimensions specified in the annexed certificate of admeasurement taken before condemnation by the captors, was seized in the Umfusi river, East Africa, on the 5th day of February, 1875. I the said Consul-General having heard evidence on the side of the seizors and in absence of any one appearing for the defence, having found sufficient proof that the vessel at the time of her seizure was equipped for and engaged in the Slave Trade, do adjudge the said vessel, her tackle, apparel and furniture to have been lawfully seized and forfeited to Our Sovereign Lady the Queen, and do condemn the same accordingly. Hereby confirming and approving the course followed by the seizors in the destruction of the vessel on the spot.

In testimony whereof I have signed the present decree, and caused my seal of office to be affixed thereto, this 13th day of April, 1875.

(Signed) JOHN KIRK,  
Her Majesty's Agent and Consul-General, Judge.

---

No. 60.

*Dr. Kirk to the Earl of Derby.—(Received May 31.)*

My Lord,

Zanzibar, April 15, 1875.

I HAVE the honour to report the arrival near Kilwa of the Makangwara, a native tribe of the interior of Africa. These people, who are said to be in force in the plantations outside the town of Kilwa, have sent a deputation to the local Government demanding payment of a sum of money, and threatening, in event of refusal, to destroy the fields adjoining the settlement and attack the town.

The origin of this demand comes from the time when the same tribe assisted the Arabs several years ago to drive off the marauding Maviti who then threatened the place, and received in consequence a yearly gratuity of about 400 dollars. This it seems has been stopped by order of the present Sultan.

As Kilwa is the centre of the Slave Trade, which, although in abeyance as an export to foreign countries, still flourishes to a greater extent than formerly for the supply of labour within the dominions of His Highness, and as few commercial transactions by the Kilwa traders, many of whom are British Indians, however innocent in themselves, are not more or less directly for the support of the Slave Trade, the present attitude of the Makangwara is not a matter that calls for any intervention directly or indirectly on our part; but I doubt not they will depart on being paid their demands, and thus the Slave Trade relieved of the present obstacle which has temporarily been placed in its way.

I have, &amp;c.

(Signed) JOHN KIRK.

*Dr. Kirk to the Earl of Derby.—(Received May 31.)*

My Lord,

*Zanzibar, April 22, 1875.*

I HAVE the honour to inclose copy of a Decree of Restitution in the case of a vessel under British colours, provided with the provisional pass issued at this Consulate to natives of India under British protection, seized on the way from Dar-es-Salam to Zanzibar.

The ground of seizure in this case was the presence of a native of Unyamwezi who could not speak the coast language, and who, there seemed good reason to think, was being conveyed for sale.

Although it was eventually established that this individual was one of an ivory caravan that had just reached the coast with thirty-three elephants tusks, and that although a servant of the head man he still held a personal stake and interest in the ivory and would return to his own country, still I am of opinion that, under the circumstances, the seizers were right in detaining and placing the vessel in Court. I have, therefore, in restoring the vessel and cargo, acquitted them of all claims as compensation for detention, and I doubt not the Court fees, which will be paid by Captain Sullivan of Her Majesty's ship "London," will, on application of his agent to Her Majesty's Treasury, be refunded to that officer.

I have, &c.  
(Signed) JOHN KIRK.

---

Inclosure in No. 61.

Case No. 17 of 1875.

---

*Decree.*

In the Court of Her Britannic Majesty's Agent and Consul-General, Zanzibar,  
Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the native vessel "Haripassa," under the English flag and provisional pass, of which Amadi was master, her tackle, apparel, furniture, and cargo, also against one male slave, seized as liable to forfeiture by George Lydiard Sullivan, a Captain in the Royal Navy, commanding Her Majesty's ship "London," before John Kirk, Esq., Her Majesty's Agent and Consul-General at Zanzibar, on the 17th day of April, 1875.

APPEARED personally Captain George Lydiard Sullivan, R.N., and produced the sworn declaration hereunto annexed, setting out the circumstances under which a vessel under the English flag and provincial pass, granted to Hari Kesuji as owner, of which Amadi was master, was seized near Zanzibar on the 17th day of April, 1875. I, the said Consul-General, having heard the proofs and evidence on both sides, pronounce that the seizers have failed in proof that the vessel was engaged in the Slave Trade, and decree the said vessel, her tackle, apparel, furniture, and cargo, to be restored to the master and owner for their use and benefit, the reputed slave being placed at liberty, and condemn the said Captain George Lydiard Sullivan in costs of suit only; and whereas it has been shown the seizers had just cause to detain the vessel, do hereby acquit and release them from all claims for loss or compensation on account of detention or delay thereby caused to the owners of vessel or cargo.

In testimony whereof, I have signed the present decree, and caused my seal of office to be affixed thereto this 19th day of April, 1875.

(Signed) JOHN KIRK,  
*Her Majesty's Agent and Consul-General, Judge.*

---



No. 62.

*Dr. Kirk to the Earl of Derby.—(Received May 31.)*

My Lord,

Zanzibar, April 27, 1875.

I HAVE the honour to report that His Highness, before setting out on his intended voyage to Europe, has executed a formal deed freeing, after his death, all his slaves, those employed as agricultural labourers alone excepted.

In order to secure these benefits to his servants, he has sent the original document to me for registration, and I have also attested his handwriting.

As very many, if not most, of the slaves whose freedom is thus eventually secured came to the present Sultan by inheritance on death of his brother, and were reckoned as a debt to the estate, part of which was paid to the other members of the family, the present deed will, if acted on and enforced as it is now may be in an Arab Court of Law, secure the benefit of freedom to a very considerable number of individuals, and the public way in which I have induced His Highness to do it will serve as an example to be followed by others.

I annex copy of this deed in translation for your Lordship's information.

I have, &amp;c.

(Signed) JOHN KIRK.

Inclosure in No. 62.

*Deed executed by the Kadhi.*

(Translation.)

MY master the great King Bargash bin Seyd (may God keep him) has made a will freeing all his slaves who may remain after his death, Georgians, Abyssinians, Baluchis, Nubians, people of Grand Comoro and of East Africa, who speak Arabic, all who dwell in the town, and who are sailors, engineers, or stokers, and all others, whoever they may be, male or female, the slaves on the plantation and in the environs excepted, all shall be free after his death, and this is done that he may obtain acceptance of God, and in His name, and that he may escape from punishment. And his heirs shall not interfere with any of these slaves after his death, unless as become the duty of a <sup>patron</sup> trustee ("wila"), and should any of those so freed have to receive anything under a deed executed by the hand of one duly appointed, such as a Kadhi, and signed in His Highness' own handwriting, this must be received and given effect to, and this is a legal testament.

Dated the 19th night of Rabia el Awal, of the year 1292.

Written by his servant by order.

(Signed) MUBARAK BIN KHALFAN BIN MOHAMMED  
EL-O'SAJI (with his own hand).

This is true, written by the poor in God's sight.

(Signed) BARGASH BIN SAEED (with his own hand).

Witnesses:

(Signed) HUMUD BIN SEIF BIN M'SELLIM EL-FRAL.  
MOHAMMED BIN SULEIMAN BIN SAEED EL-MUNDHERI.  
ALI BIN AME BIN SEIF EL-MUSKERI.

No. 63.

*Dr. Kirk to the Earl of Derby.—(Received May 31.)*

My Lord,

Zanzibar, April 27, 1875.

I HAVE been allowed to peruse a letter received from Unyanyembe by His Highness Seyd Bargash from one Saeed bin Ali bin Munsoor, in which mention is made of the gold and copper mines of Katanga, which for some time back have not been visited by Zanzibar caravans.

The gold, of which I have also seen a sample, is in small grains and masses, showing by their form that the deposit is alluvial. None of the nuggets are, however, as large as those brought from the same part ten years ago. The existence of malachite and gold near Katanga has been well known both to native merchants and travellers for a very long time, and the copper ingots smelted from these mines are found in sale on both



sides of the African Continent. To visit these deposits was, as may be remembered, one of the objects of Dr. Livingstone's last journey, but that energetic traveller never reached within a month's journey of the spot, and derived the little information he has been able to procure from Arabs and natives. I annex a translation of the letter above referred to.

I have, &c.  
(Signed) JOHN KIRK.

Inclosure in No. 63.

*Saeed bin Ali bin Munsoor to the Sultan of Zanzibar.*

(Translation.)

(After compliments.)

27 Shaaban, 1291.

I HAVE returned from my journey to Unyamwezi in the month of Rejeb, and your servant reached the place where gold is found and red copper, and I saw the hollow from which the gold is taken, which during the rains is filled with water; but I got only half an ounce before the water came upon us and forced us to leave, and I now send a sample. The valley in which we got it is between two hills and it is distant from Unyamwezi about 85 kambi (stages).

No. 64.

*Dr. Kirk to the Earl of Derby.—(Received May 31.)*

My Lord,

Zanzibar, May 3, 1875.

IN continuation of my despatch of April 8 to your Lordship's address, I have now the honour to forward the reply of Sultan Abdullah of Johanna to my letter of April 8 regarding the notorious slave-dealer Moheddin bin Seyd Hassan, master and owner of the "Amanet Ullah," condemned in this Court as No. 12 of 1875.

Abdullah's letter will show how little he is disposed to aid us in punishing offenders even in such a case as the present, where the individual had obtained his flag. No one however, knew better than Abdullah, who is himself the largest slave-owner in the Island of Johanna, and whose operations as sugar planter and hirer out of slave-labour depend on the supply of slaves, what had been the career of Moheddin up to the time of getting his pass and flag, and he seems to have been singularly cognizant of the letter mentioned by him from the "gentleman at Kilwa," which letter I may remark was addressed to Moheddin when owner of the "Amanet Ullah," and had reference to a proposed shipment of slaves for the Comoro Islands, of which Johanna is one.

I beg to direct your Lordship's attention to the reference to native testimony so very needlessly introduced into Abdullah's letter as showing how little justice could be expected by freed slaves if landed in Johanna, for the Sultan says, "our law never allows a nigger to swear as witness, for he was never born to tell the truth." If popular opinion here were to be asked, the King of Johanna ought certainly to be a good judge of lies, for his people, few as they are, have an unenviable repute in the east.

My reply to King Abdullah will show that I sent the case of Moheddin rather for the purpose of testing him than securing punishment of the offender, which I might have done more easily on the spot had that been my sole object, for his Highness Seyd Bargash is not backward to assume the powers his position justifies as paramount Mohammedan ruler of these parts.

I inclose for your Lordship's information the summing up of evidence given in Court in this case, and in event of appeal the proceedings will be transmitted in the manner required by the act.

I have, &c.  
(Signed) JOHN KIRK.

Inclosure 1 in No. 64.

*The King of Johanna to Dr. Kirk.*

[Printed literally.]

Sir,

*Johanna, April 23, 1875.*

I HAVE received your letter of the 8th of April last, also Mohedin-ben-Seid Hassan has arrived. I was very sorry when I learned that one of my dowses, named "Amanat Ullah," was destroyed at Madagascar, by one of Her Majesty's ships, named "Rifleman." You wished for me to punish the master of the dowe for having been dealing in slaves. I had him tried before my court of justice, but could not find any proof against him whatsoever that he has had anything to do in slave-trading, or has had any connection in the Slave Trade on his last voyage, when the dowe was destroyed. I had him also tried about those letters that were found in his possession about slave-trading; but he stated that those letters had been written about eight or nine years ago, during the time that he had connection in the Slave Trade, being at that time a subject, and under the protection, of the Sultan of Zanzibar; also a letter which he received from a gentleman in Kilwa, asking him whether the above-mentioned dowe was going to carry slaves, if so, that he would receive some slaves for him in Keeunga, and bring those slaves to Mohilla, whereupon Mohedin-ben-Seid Hasson answered to him, that his dowe could carry no slaves, for the Sultan of Johanna had made him take an oath never to carry any slaves as long as he was under the Johanna flag or same protection. And as much as I can find out is, that there were two deserted nigars, formally belonging to a French dowe, that went on board of Her Majesty's ship "Rifleman," and reported that the before-mentioned dowe had landed slaves some ten days ago. I do not think that it was right for the commanding officer on board of Her Majesty's ship "Rifleman" to believe what those nigars said, for our law never allows a nigar to swear as witness, for he was never born to tell the truth. Also, at the time when the dowe was taken and destroyed, she was taken from the beach of Madagascar by some of the officers of Her Majesty's ship "Rifleman," at same time having no masts in her, being repairing and laying upon the beach two months long; so if this should be the case, I do not think there was any right to destroy the dowe. And as you have informed me that the Islands of Grand Comoro, Mohilla, and Johanna, still import slaves, both for domestic use and transhipment to neighbouring settlements, in regard to Comoro and Mohilla, I do not know anything about, but Johanna, I must inform you, that there is no slave-trading going on whatsoever, for any inhabitant of Johanna who is in possession of a dowe or any dowe that is under the Johanna flag or protection, must take an oath before me, never to have anything whatsoever with Slave Trading, and if I should find any man breaking his oath, his punishment and sentence would be nothing else but death. Further I am always willing and ready to assist Her Majesty's Government to prevent slavery or anything else that should be in my power.

I shall be very glad if the senior naval officer should come to Johanna, so that I could communicate personally with him, as it is impossible for me to express myself in a letter, as I wish to, and hope for you to excuse the bad writing of this letter, for there is noboddy here at the present moment that is well educated in the English language. I shall forward a letter to England so as to inform Her Majesty's Government about above-mentioned matter.

I remain, &c.  
(Signed) SULTAN ABDALLAH,  
*King of Johanna.*

Inclosure 2 in No. 64.

*Dr. Kirk to the King of Johanna.*

Sir,

*Zanzibar, May 3, 1875.*

I HAVE the honour to acknowledge the receipt of your letter of April 23, informing me you profess to have tried Moheddin bin Seyd Hassan, and finding no proof he had any connexion with the Slave Trade on his last voyage, have summarily released him without reference.

Without further discussing this question with you, permit me to observe that, in sending your protégé to Johanna for punishment, I did so neither as matter of necessity or justice, as he had been already tried and convicted before me, and one of the offences



of which he had been guilty having been committed at Madagascar, I might with more propriety have sent him to be dealt with by the local authorities. Had his punishment been my sole object, I might also more easily have secured that here through His Highness Seyd Burgash in virtue of his being a native of Grand Comoro, and on account of the many offences of which, for a series of years, he had been guilty.

I now forward a copy of your reply for the information of Her Majesty's Government.

I have, &c.  
(Signed) JOHN KIRK.

Inclosure 3 in No. 64.

*Extract from Minutes of Court.*

By the Court:

AS regards the case of the "Amanet Ullah," the direct proof of slave-dealing by the owner and master in this vessel rests on the testimony of two independent eye witnesses, but being natives their evidence, unless in some way corroborated or rendered probable, might be considered insufficient, and if totally unsupported would not justify condemnation.

We have, however, had undisputed evidence in the shape of documents found in the keeping of the master, who is also the owner of this vessel, that he has devoted the last eight or nine years of his life to the Slave Trade, and is so well known as a purveyor of slaves that orders have been regularly sent to his address from the Comoro Islands and Zanzibar. It is not necessary minutely to scrutinize his slave-trading operations from Kilwa to Zanzibar, as shown in these papers, for at that time there was a limited Slave Trade permitted to the Sultan of Zanzibar, but restricted to his subjects, which this man it may be noticed was not; the Comoro and Madagascar trade in slaves was, within all the dates of the letters, strictly and absolutely forbidden, and in this branch of the traffic Moheddin was chiefly engaged.

Accepting as true the statement given that the present vessel had been recently purchased, we have one letter to show that he was after that time regarded by his friends and correspondents as still in the Slave Trade, and the fact of his keeping this letter is presumptive proof that he acted on it.

Under these circumstances, therefore, the direct evidence of two witnesses gains a weight that otherwise would not attach to it, and a decree of condemnation will be given by this Court.

(Signed) JOHN KIRK,  
*Her Majesty's Agent and Consul-General, Zanzibar.*

No. 65.

*Dr. Kirk to the Earl of Derby.—(Received May 31.)*

(Extract.)

*Zanzibar, May 8, 1875.*

BY the mail steamer which arrived on the 3rd instant, I received your Lordship's telegram dated April 19, instructing me to accompany the Sultan to England, and as Captain Prideaux's services are not available, and Mr. Elton has already gone to Mozambique, I have, in accordance with your Lordship's orders, left Mr. Holmwood in charge of the Agency and Consulate-General at Zanzibar.

No. 66.

*Acting Consul-General Holmwood to the Earl of Derby.—(Received June 28.)*

My Lord,

*Zanzibar, May 27, 1875.*

I HAVE the honour to inclose a decree of condemnation and copies of documents in the case of a dhow captured off the coast of Madagascar by the boats of Her Majesty's ship "Flying Fish" on the 15th instant.

It appears from the evidence that this dhow, which measured 266 tons, had loaded over 200 slaves at a small port in the Portuguese possessions on the East Coast of Africa named Moma, between Angoxa and Quilimane. When chased the vessel was deliberately



run upon the rocks, the captain, crew, and slave-dealers, of whom it would appear there were several on board with separate gangs, taking to the water, and scrambling on shore with as many of the slaves as they could get to follow them, in fact, leaving only thirty-two young children under the care of ten women stowed beneath the poop.

The capturing officer tried, though ineffectually, to stop the fugitives by firing empty shells in front of them.

Those slaves found in the dhows were all Maknas from the country bordering upon the Portuguese territory, and those children whom I examined had been kidnapped.

All papers and valuables belonging to the dhow had been taken away or thrown overboard, and as she showed no colours it is doubtful whether she will ever be identified.

She was got off the rocks, but being irreparably damaged was destroyed.

Two out of the forty-two slaves found in the dhow died before arrival at Zanzibar, but the pains taken by Commander Crohan to ensure the health and comfort of this party, all of whom, except the ten women, were quite young children, were so marked, that had I not personally observed his arrangements, the cleanliness and good condition of the children alone would have proved it.

The forty slaves landed I handed over to the charge of the Missionary Bishop here, who applied for them, and at the same time proved to me that he had ample accommodation and a sufficient staff to care for their welfare.

I should mention that Captain Crohan has handed to me certain papers which he stated to have belonged apparently to one of the slave-dealers on board the above-mentioned dhow, but which were not produced in the case. For the most part, they consisted of prayers and Arabic rhymes, but amongst them was an expired French boat pass for a dhow of 13 tons, called "Massoura." As this old pass was probably obtained for the purpose of using, in conjunction with French colours, to cover slaving operations, I shall hand it over to the French Consul here, who, your Lordship has been informed, is determined to do all he can to prevent such abuses of the French flag.

I have, &c.

(Signed)

FRED<sup>c</sup>. HOLMWOOD.

---

Inclosure in No. 66.

Case No. 18 of 1875.

---

*Decree.*

In the Court of Her Britannic Majesty's Agent and Consul-General at Zanzibar,  
Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a native vessel or dhow, name, nation, master, and owner alike unknown, her tackle, apparel, and furniture, and also against 14 male and 26 female slaves seized as liable to forfeiture, by John Gibbings, a Sub-Lieutenant in the Royal Navy, commanding and in charge of the first cutter and whaler of Her Majesty's ship "Flying Fish." Before Frederic Holmwood, Esq., Her Majesty's Acting-Agent and Consul-General at Zanzibar on the 25th day of May, 1875.

APPEARED personally the said Sub-Lieutenant John Gibbings of Her Majesty's ship "Flying Fish," and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or vessel, name and nation unknown, and of which the master and owner also are unknown, of the description and dimensions specified in the annexed certificate of admeasurement, taken before condemnation by the captors, was seized off Cape St. Andrew, Madagascar, on the 15th day of May, 1875, by the officer above-named, I, the said Acting Consul-General, having heard the evidence produced on the side of the seizors, and in the absence of any one appearing for the defence, having found sufficient proof that the vessel at the time of her seizure was engaged in the Slave Trade, do adjudge the said vessel, her tackle, apparel, and furniture, and also the said 14 male and 26 female slaves, to have been lawfully seized and forfeited to Our Sovereign Lady the Queen, and do condemn the same accordingly. Hereby approving and confirming the course followed by the seizors in the destruction of the vessel at the place of capture.

In testimony whereof I have signed the present Decree, and caused my seal of office to be affixed thereto, this 25th day of May, 1875.

(Signed) FRED<sup>c</sup> HOLMWOOD,  
Her Majesty's Acting Agent and Consul-General, Zanzibar.

*Affidavit.*

In the Court of Her Britannic Majesty's Consul-General at Zanzibar.

Our Sovereign Lady the Queen against a dhow or native vessel, name unknown, sailing under no colours, and having papers from not known, dated , the master being not known, and the owner not known, her tackle, apparel, and furniture; and also against 14 male and 28 female slaves owned by not known, seized by John Gibbings, Sub-Lieutenant of Her Britannic Majesty's ship "Flying Fish."

Appeared personally Mr. John Gibbings, holding the rank of Sub-Lieutenant in Her Britannic Majesty's navy, and belonging to Her Britannic Majesty's ship "Fying Fish," and made oath that on the 15th day of May, 1875:

I, John Gibbings, Sub-Lieutenant of Her Majesty's ship "Flying Fish," being on detached service in charge of the first cutter and whaler of the above ship on the 15th May, 1875, cruising for the suppression of the Slave Trade off Cape St. Andrew, Madagascar, shortly after getting underweigh in the morning observed a dhow at anchor to the north-westward; I accordingly stood towards her and tried to close her. Immediately she observed me she weighed and made sail, and on my hoisting my ensign and firing a gun as a signal for her to heave to she hoisted her mizen, but did not show any colours. I then fired two more blank charges, and as she did not pay any attention, but stood straight for the beach, I fired several empty shells across her bows and stern, but she stood on until she beached amongst the breakers, and immediately she did so I observed the crew and a large number of negroes, who I concluded were slaves, to jump overboard, who swam and waded to the shore. I was at this time some distance astern, but on coming near the dhow I anchored the cutter, as I was afraid of her being swamped in the surf. The whaler, however, proceeded through, accompanied by four of the cutters crew and the interpreter, who swam and waded to the shore in order to try and prevent the negroes from escaping, but all the villagers from "Volamara" came along the beach and assisted them out of the water. The whaler picked up two or three children who were floating about, and a child was also found in the bush at the top of the beach, and whilst she was doing so I fired three empty shell ahead of the negroes to try and drive them back, but they all managed to escape into the bush. Immediately the whaler returned I got on board the dhow which was bumping heavily, and found 42 women and children under her poop. I found she had her boat inboard, and after a good deal of difficulty we managed to launch it, and then got her anchor into it and managed to lay it out, by means of which we hauled the dhow into two fathoms of water after having had various attempts to tow her off, &c. I observed the ship about this time coming from the eastward, and when she had got sufficiently near I went off in the whaler, and two more boats being sent the slaves were all taken off in safety. The dhow was then full of water up to her deck.

On the evening of the following day she was burnt at low tide pursuant to an order from Commander Crohan.

On the 25th day of May, 1875, Sub-Lieutenant John Gibbings was duly sworn to the truth of the above affidavit.

(Signed) JOHN GIBBINGS.

Before me,  
(Signed) FRED<sup>c</sup> HOLMWOOD,  
Her Majesty's Acting Consul-General, Zanzibar.

\* One woman died on May 19, one female infant on May 22.



No. 67.

*Acting Consul-General Holmwood to the Earl of Derby.—(Received June 28.)*

(Extract.)

*Zanzibar, May 29, 1875.*

I HAVE the honour to inform your Lordship that Her Majesty's ship "Flying Fish," Captain Crohan, returned from a cruize to the southward on the 24th instant, having captured two vessels engaged in the Slave Trade off the coast of Madagascar.

One of these having been placed in Court and condemned by me is fully reported upon in a separate letter; the other was that of a dhow named "Fatal Kheirs," having French colours, which was boarded in order to verify her papers.

These were found to be in order, but certain slaves on board came forward stating that they were being transported for sale, and that three of their number had already been sold near Majunga for some bullocks.

These statements were fully confirmed by the crew, and as, moreover, slaves-irons were found on board, Captain Crohan, considering he had ample grounds for detaining the vessel as a slaver, took her into Mayotte and handed her over to the Governor of that island, who received her into his custody for adjudication, and also duly received Captain Crohan's affidavit and the written evidence he produced.

The mail-steamer has since arrived from Mayotte, and I have heard unofficially that the dhow's certificate has been cancelled, and that she is at present employed as a hulk in Mayotte harbour.

I trust, therefore, it may be found that she was condemned by the French authorities.

No. 68.

*Acting Consul-General Holmwood to the Earl of Derby.—(Received June 28.)*

My Lord,

*Zanzibar, May 27, 1875.*

IN continuation of Dr. Kirk's despatch of the 3rd of May last, I have the honour to inform your Lordship that, as soon as Sultan Abdulla of Johanna found that Dr. Kirk had tried and convicted the slave-dealer Moheddin bin Seyd under his Vice-Admiralty jurisdiction here, he, in presence of Captain Ward, of Her Majesty's ship "Thetis," had that person put in irons and publicly conveyed to prison, at the same time issuing a Proclamation to his subjects declaring that all acts of slave-dealing would in future be visited with severe punishment.

This news was brought by Her Majesty's ship "Flying Fish."

I have, &c.

(Signed)

FRED<sup>C</sup>. HOLMWOOD.

No. 69.

*Acting Consul-General Holmwood to the Earl of Derby.—(Received June 28.)*

(Extract.)

*Zanzibar, June 1, 1875.*

I HAVE the honour to inform your Lordship that Major Euan Smith arrived at Zanzibar by the mail-steamer from Aden to-day, having received instructions from the Government of India and from your Lordship to take over this Agency and Consulate-General during the remainder of Dr. Kirk's absence.

No. 70.

*Major Smith to the Earl of Derby.—(Received June 27.)*

My Lord,

*Zanzibar, June 2, 1875.*

I HAVE the honour to inform your Lordship that I arrived in Zanzibar per mail-steamer "Coconada," on Tuesday, the 1st June, and the same evening took over charge



of the office of Acting-Consul-General and Political Agent from Mr. Holmwood, in pursuance of your Lordship's despatch to the address of Dr. Kirk, dated the 30th April, 1875, which was delivered to me by General Schneider on the 20th ultimo, it having arrived at Aden subsequent to Dr. Kirk's departure with His Highness the Sultan.

I had also received telegraphic instructions to the same effect from the Government of India.

I visited the Regent of the Sultan this morning, and received from him the assurance of order and tranquillity in His Highness' dominions.

I have, &c.

(Signed) C. B. EUAN SMITH.

No. 71.

*The Earl of Derby to Dr. Kirk.*

Sir,

*Foreign Office, June 28, 1875.*

WITH reference to your despatch of the 29th of April last, reporting that the Sultan of Zanzibar, before setting out on his voyage to Europe, executed a formal deed freeing after his death all his slaves, with the exception of those employed in agricultural labour, I have to instruct you to take an opportunity of expressing to the Sultan the gratification with which Her Majesty's Government have learnt this act of liberality on the part of His Highness.

I am, &c.

(Signed) DERBY.

No. 72.

*Acting Consul-General Smith to the Earl of Derby.—(Received July 28.)*

My Lord,

*Zanzibar, June 21, 1875.*

I HAVE the honour to transmit to your Lordship copy of a Decree of condemnation (with accompanying certificates) passed in the British Consular Court here in the case of a dhow seized and destroyed on the morning of the 13th instant by 1st class boatswain, W. H. Hunkin, commanding the steam pinnace and a dingy belonging to Her Majesty's ship "London."

It appears from Mr. Hunkin's affidavit that on the 13th June, about 7 A.M., as he was cruising in the Pemba Channel with the steam pinnace and a dingy, he observed a dhow standing across to the island of Pemba from the direction of Pangani on the mainland. She was at that time about a mile distant from the boats and was apparently making for Kish-Kash. On perceiving the boats, the dhow immediately wore and stood straight for the shoals at the entrance of St. George's gap, where she ran ashore. The crew immediately jumped overboard with a large number of slaves (possibly seventy or eighty in number) and escaped to an island which the boatswain calls Mabakioui, but which it was ascertained afterwards is named Uvinje. On coming up with, and boarding the stranded dhow, the English boats found sixteen slaves (ten males and six females) still remaining in her, who stated that they had been embarked at Pangani for Pemba, with some eighty other slaves, the greater number of whom had jumped overboard and whom the boats' crews did not attempt to follow. They further stated that the slaves were the property of six Arabs, who were with them at the time they sighted the boats. On searching the dhow some grain and a large number of slave-irons with chains and padlocks of European manufacture were found, and these were produced in Court, filling four large sized bags. The dhow was then surveyed, and it having been ascertained that she had sustained considerable injury to her bottom, by which she was filling fast, and it being quite impossible to get her afloat again, even had she been seaworthy, she was destroyed and the sixteen slaves were at once taken on board the steam pinnace and brought into Zanzibar, where they arrived on the night of the 16th instant.

The case was clear against the dhow, and the whole of the sixteen slaves, who, on investigation and cross-examination, were found to be of eight different tribes; five of them could not speak Swahili at all; two-thirds of them came from south of Kilwa, and one-third from Unyamwezi and adjacent countries; two of them at the time of their capture and production before the Court had chains around their necks. The whole cargo of slaves (from 80 to 100 in number) appears, from evidence of the captured slaves,

which was only obtained with extreme difficulty, after cross-examination, to have been collected principally at Bagamoyo and Pangani. They stated that they would all have jumped overboard and accompanied the Arabs into the bush, had it not been for the presence of mind of two Swahili-speaking slaves, who said that if they remained in the boat they would be freed. They believed this, and preferred taking their chance with the English, notwithstanding the assurances of the Arabs that they would be killed by our sailors.

The case was first heard in the Consular Court on the 17th instant, and then adjourned until the 21st instant, when no one having appeared for the defence, the usual decree of condemnation was issued. No information was obtainable concerning the names of the captain of the dhow or of the slave-dealers on board.

Your Lordship will have observed that it was stated by the boatswain that over seventy slaves, with their Arab owners and the crew of the dhow, had escaped from the dhow to an island at some distance from the main island. This information reached me late on the night of the 16th instant, and on further inquiry, I was assured that this island (Uvinji) was believed to be uninhabited, to be of very small extent, and was, moreover, at the time that the steam pinnace of the "London" left with her cargo of slaves for Zanzibar, being blockaded by three boats of the "London," two other boats which were in the neighbourhood having appeared on the scene after the capture. It, therefore, seemed to me, that should the boats on the spot have succeeded in effecting a strict blockade of the island in question, it might be possible, with the assistance of the Regent, to effect a further capture of at least a portion of the slaves, and possibly of the slave-dealers and captain or crew of the dhow. With this view, I accordingly sent a message early in the morning of the 17th instant to the Regent, Ali-bin-Saood, informing him of the whole of the circumstances of the case, and requesting his assistance to have the island searched for any possibly remaining slaves or other people connected with the dhow. I am glad to be able to inform your Lordship that the Regent at once acceded to my request. Having ascertained that none of the steam-launches of Her Majesty's ships were available for the service, he at once put his Highness's small steamer, the "Star," at my disposal, and gave her Arab captain instructions that he was to carry out my wishes in every way. I accordingly had the "Star" immediately coaled, and the same afternoon dispatched Mr. Holmwood, the Assistant Political Agent, in her to the island in question. The Regent expressed a wish that we should use our own men to search the island, and directed the captain of the "Star" to make his orders to that effect known to all whom it might concern. I, therefore, requested Captain Sullivan, of Her Majesty's ship "London," to send an officer and a few men to co-operate with Mr. Holmwood. Lieutenant Annesley and five men were accordingly detached for that purpose in the "Star," Captain Sullivan no doubt being of opinion that with the crews of the boats already on the spot there would be sufficient men to effect a thorough search of the island, and the apprehension of any slaves or slave-dealers.

On arrival at the spot in question, however, Mr. Holmwood found that the men-of-war's boats had all disappeared, and he then ascertained that the whole of the slaves had walked over at low tide on the night following their capture to the large island of Fundoo,\* from whence they had been transferred in canoes to the main island of Pemba, a distance of  $2\frac{1}{2}$  miles.

I inclose Mr. Holmwood's report and the evidence which he took upon the island. It will be seen by this that the number of slaves that had escaped was not apparently over-estimated at eighty or ninety; and the straightforward evidence given by the Arab, Mousroud al Ismail, will also enable your Lordship to form some opinion as to the extreme and almost insuperable difficulties with which Her Majesty's men-of-war have to contend in placing even a slight check on the Slave Trade now most extensively carried on between the mainland and Pemba. This trade is carried on entirely by night, and almost entirely by canoes; and the capture of the large dhow in question must therefore be considered a somewhat exceptional circumstance. These small canoes, which draw but a few inches of water, can take several slaves, who sit concealed at the bottom of the boat. The boats leave Pangani and the mainland directly darkness falls, when they are quite invisible at a few yards distance, and they make the island of Pemba before day breaks. Their intimate acquaintance with every nook and cranny of the island gives them every chance of escape, even should they be discovered near the land at day-break by any of our boats; but the complete system of information which has been established by the Arabs and natives, by means of watch-fires and other modes of warning, renders this extremely unlikely. The appearance of one of our boats is heralded all down the

\* Situated about 100 yards to the north of Uvinji, from which it is separated by a narrow and shallow channel.



coast; her movements are accurately watched and universally known, and the chances of her making a capture consequently reduced to a minimum; and during the darkness the canoes could thread their way through the fleet unnoticed and with almost perfect immunity. It appears to me that it will be very difficult to put a stop to this traffic even with the most cordial support of his Highness's Government, and that nothing short of a supervision similar to that exercised by the Coast Guard at home, and regularly carried out on the coast line of the mainland and the islands here, would ever succeed in dealing with it effectually.

Mr. Holmwood returned to Zanzibar at midnight on the 19th instant. In notifying his return and conveying to the Regent my thanks for the ready assistance he had given me, I took the opportunity of impressing upon him the urgent necessity that existed for a vigorous support being given to the terms of the late Anti-Slave Trade Treaty on the part of the Governors and other officials of His Highness the Sultan during His Highness' absence, and submitted to him the unlikelihood of so large a dhow as the one captured having left Pangani without the knowledge and connivance of the Governor. In return, the Regent assured me that he would again send the most stringent written instructions to that effect to the Governors of Pangani and the coast towns on the Island of Pemba; but, for the reasons stated in my former paragraph, I am of opinion that this direct traffic cannot be stopped by these means, though it may receive a severe check.

In conclusion, I would submit to your Lordship my opinion that, notwithstanding the fact that Mr. Holmwood was unsuccessful in recovering any of the slaves or crew that had escaped from the captured dhow, the dispatch of the "Star" with that officer on board to Pemba had, nevertheless, an excellent effect, for it afforded a proof to the Arab slave-dealers in this island and on Pemba that the Sultan's Government was really willing to co-operate with the British authorities for the suppression of the Slave Trade even during the absence of His Highness the Sultan, and that they could therefore expect no encouragement or protection from their own people.

I trust my proceedings may meet with your Lordship's approval.

I have, &c.

(Signed) C. B. EUAN SMITH.

Inclosure 1 in No. 72.

Case No. 19 of 1875.

*Decree.*

In the Court of Her Britannic Majesty's Agent and Consul-General at Zanzibar,  
Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a native vessel or dhow, name, nation, master, and owner alike unknown, her tackle, apparel, and furniture, and also against ten male and six female slaves, seized as liable to forfeiture by William H. Hunkin, a boatswain in the Royal Navy, and in charge of a boat of Her Majesty's ship "London." Before C. B. Euan Smith, Esquire, Her Majesty's Agent and Consul-General at Zanzibar, on the 21st day of June, 1875.

APPEARED personally the said William H. Hunkin, boatswain of Her Majesty's ship "London," and produced the sworn declaration hereunto annexed, setting out the circumstances under which a native vessel, name and nation unknown, and of which the master and owner are also unknown, of the description and dimensions specified in the annexed certificate of admeasurement taken before condemnation by the captors, was seized off Uvinje Island, Pemba, after having been run on the shoals adjacent thereto by those in charge of her, on the 13th day of June, 1875, by the said officer; and I, the said Acting Consul-General, having heard the evidence produced on the side of the seizors, and in the absence of any one appearing for the defence, having found sufficient proof that the vessel at the time of her seizure, was engaged in the Slave Trade, and specially equipped for future illicit traffic, do adjudge the said vessel, together with her tackle, apparel, and furniture, and also the said ten male and six female slaves, to have been lawfully seized, and to be forfeited to Our Sovereign Lady the Queen, and do condemn the same accordingly, hereby approving and confirming the course followed by the seizors in the destruction of the vessel at the place of capture.



In testimony whereof I have signed the present decree, and caused my seal of office to be affixed thereto this 21st day of June, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Acting Agent and Consul-General, Judge, Zanzibar.*

Inclosure 2 in No. 72.

*Evidence taken on the Island of Uvinji,\* 2½ miles from Chapaka, Pemba, June 18, 1875.*

(Translation.)

1st Witness, Mousround al Ismael.—I am a Pemba Arab, and live at Chapaka. I am a canoe owner; my men fish for me. I have no shamba. I came across this morning to look to some of my canoes over here; there were about twenty canoes on this island. I know about the dhow captured five days ago by the English boats. About eighty slaves were saved by the owner, who crossed over to Kishkash with them during the next two days; they are all up country now. I do not know the owner; we none of us knew of him. He was a fool. I mean if he was a stranger to Pemba, as he must have been, and should never have come through the south gap without hearing the news. We knew a stranger was coming, but not when he would arrive; had we expected him we should have taken care he was not captured. We readily send news either by night or day. No boat can touch our regular traders, as they always arrive in the night. I could easily have taken the whole of these slaves across to Chapaka in one hour or at any rate in two trips with my canoes, even with all your boats watching me. Not one of your boats could come near the bay on our right, but we know every rock; and my canoes can go right across it at all tides; they draw a few inches of water only. There go three of them now. You could not possibly see them after sundown. I only say I could take slaves; I never do so; I have sufficient occupation in fishing.

*Note.*—The canoes in question, seven of which I inspected, had all fishing gears, but the general appearance of the deponent was anything but that of a fisherman, and his men were a bold and impudent lot of fellows.

Laidi (Mundi), a fisherman.—I live on this island; it is called Uvinje; it has no other name. The island to the north is Fundoo, that to the south is Kokota, and that to the south-east Kingani. The three towns opposite these islands are Kishkash, Mtambui, and Chapaka. This island belongs to Adi-bin-Nagsur al Maghri. He lives at his shamba near Chapaka. His slaves live near, and they have a little village where I live. There are no other huts on the island, which is all thick bush and mangrove swamp. There is a clearing round the village, and he is planting young cocoa-nut trees. I saw the slaves landed; there were about fifty, and eight Arabs; but I was not very near. They did not go to the village, but into the bush opposite the gap (this is dry at low water), and they just walked across that night. I heard they all went over to Kishkash at once. There was one English boat which left yesterday for Chak-chak. It would have been impossible for them to stop the crossing. It is not often the slaves come across so late as to be caught outside in the morning. I see slaves coming in every night, or hear of them, and should be glad to give information for money, but should be killed certainly. Many canoes along these islands are nightly employed in running slaves. I could show you many which run regularly between the coast opposite and Pemba. I do not say the canoes on this island ever run slaves, they are not large enough, and this island is not well situated; but we have ferried across for the Fundoo people when business has been very brisk.

Deponent was then desired to lead us to the village. The village having been searched, the headman was examined.

Mamba Sasa.—I am the slave and headman of Adi bin Nassur, the owner of this place. I am engaged in cultivation with the slaves under me. The master comes every now and then. I saw the dhow now on shore, and the slave dealers all passed me with these slaves. There were ten chains of slaves from 10 to 16 in a chain. There were about 100 slaves in all, and about 30 children. I cannot make an account, but the truth is I think there were about 100. There were eight Arabs with jambias, but four were only youths; I do not think they could have been owners. The crew looked like Swahili. They walked straight towards South Fundoo gap, and only waited in the bush till night, when they crossed over to Fundoo Island, and most, if not all of them, went across to Kishkash that night. I heard from friends who came over from Kishkash that

\* Marked on the chart as Mabakioui Island.

they were all at their shambas in two days. The Fundoo people are used to this sort of thing, it is out of our way, only strangers ever landing in this island. The name of this island is Uvije. Our regular traders do not mind the boats because they always arrive before day-break.

True translation,  
(Signed) FRED. HOLMWOOD,  
*Assistant Political Agent, Zanzibar.*

---

Inclosure 3 in No. 72.

*Mr. Holmwood to Acting Consul-General Smith.*

Sir,

*"Star," off Pemba [no date].*

I HAVE the honour to report that in accordance with your instructions I embarked in His Highness' ship "Star" as soon as she had coaled yesterday afternoon, accompanied by Lieutenant W. M. Annesley, Senior Lieutenant of Her Majesty's ship "London," but it was late when we started and the Captain (an Arab) having no knowledge of the coast passed our destination during the night. We, however, put back and reached the island marked on the chart as Mabakioui, but which is called by the natives Uvinje, at 6 o'clock A.M. Having requested the Captain to detain any canoes he might see come off from the island during the next half hour, and to meet us if possible at the entrance of the inner channel in three or four hours, Mr. Annesley and I went off in his boat with the five sailors he had brought and the two captured slaves I had selected as best able to indentify their late companions in the event of our coming across them. After sailing through the gap and nearly round the island we found that there were no boats on the watch, and all hope of finding any trace of the slaves landed from the captured dhow was therefore at an end.

We, however, landed on the island, which is very difficult of access, about one and a-half miles from the village upon it, and after questioning a number of fishermen whose canoes were drawn up on the beach, we went into the village, the only cleared spot on the island, and after searching and finding no traces of the landed slaves or slave dealers, I carefully cross-examined the head man and also the owners of one of the huts. All their answers were given without the slightest hesitation and tallied with what we knew must have taken place. I enclose translation of the principal evidence, which shows very clearly that the British boats were powerless to prevent the slaves from being taken across to their destination at night, unless they could act in conjunction with a force on shore, and that consequently slave dealers, crew, and slaves had all arrived safely at Pemba long before we reached the spot.

Although I am of opinion that four boats would have been insufficient to keep up an effectual blockade even of the inner side of this island, which has an extreme length of about three miles and is distant about two and a-half miles from Pemba, yet had one boat carefully guarded the gap between it and Fundoo Island, which is very narrow and readily fordable at low water, the slaves could only have been got away a few at a time in canoes, and irrespective of the chance the other boats would have had of capturing some of these, part of the slaves and slave-dealers might still have remained on the island at the time we arrived, and it would have been worth making some sacrifices in order to get hold of one of the latter. It is useless, however, to speculate on this subject, as no authentic news has been received of the boats, and we cannot tell even whether they had provisions to enable them to remain on the watch.

I regret, however, that His Highness' steamer "Star" could not not have been coaled with a little more despatch, as we could then have reached Mesalla Bay at night, and having signalled to the boats of Her Majesty's ship "London," have gone on with them the next morning to Kishkash, to which place I should have requested the Governor of Pemba to come to meet me, and have asked Mr. Annesley to land with me there attended by all his boats. With so respectable a force, backed by the support which His Highness' steamer would have afforded, we should have been placed on the best possible footing for friendly negotiation, and I have no doubt that with a little patience, the surrender of the slave-dealers, crew, and slaves would have resulted, as I was quite prepared to promise indemnity, so far as the slave-dealers were concerned. In such a case, valuable information would have been obtained, and an important moral blow have been struck at the wholesale smuggling now going on.

In the absence of the boats of Her Majesty's ship "London," however, Mr. Annesley was of opinion that it would be unwise to request the Captain of His Highness' steamer



to go up to Kishkash, the navigation being extremely dangerous, and the Captain totally unacquainted with the coast; moreover, it was apparent that the native pilot either could or would not indicate the safe passages.

To have landed for such a purpose at such a hot-bed of slave-dealing attended only by five men, would only have been inviting insult, and Mr. Annesley quite agreed with me that, under the circumstances, it would be best to rejoin the steamer. We therefore pulled back, against a strong wind and sea, to meet her, and found her in a critical position among some small islands, backing out from a shoal on which she had nearly run aground.

She had been round Mesalla Island without seeing anything of the "London's" boats. Mr. Annesley, therefore, sent a man to the mast-head to look out for them, and the Captain hoisted the British flag as a signal, but though we coasted slowly along the Pemba shore, nothing was seen of them, and as it would not have been prudent to risk running short of coal, I decided to return to Zanzibar. I venture to remark that the above circumstances furnish another proof of the great advantages that would accrue to our policy on this coast were an Agency steamer to be provided.

I beg also to mention the very courteous manner in which Captain Kasim bin Mahammed has placed his vessel entirely at our disposal, and endeavoured to do all in his power for the object of this cruise and for our personal comfort.

Although the immediate object in view has not been accomplished in this instance, there can be little doubt that the marked way in which the Regent acceded to your wishes, and endeavoured to carry out the obligations imposed by the last Treaty, will greatly facilitate any future steps that may be decided on for the eventual suppression of all slave traffic, and if he seriously intends to continue this kind of support, much will have been gained to our policy here by yesterday's concession.

I have, &c.

(Signed)

FRED. HOLMWOOD,

*Assistant Political Agent.*

#### No. 73.

*Acting Consul-General Smith to the Earl of Derby.—(Received July 28.)*

My Lord,

*Zanzibar, June 24, 1875.*

IN continuation of my letter dated the 21st June, 1875, I have the honour to report, for your Lordship's information, that, on the application of the Right Reverend Bishop Steere, I have made over the 16 slaves taken by the steam pinnace of the "London," on the 13th instant, to the charge of the Universities Mission at this place. The slaves were all furnished by me with the usual certificates of freedom.

I have, &c.

(Signed)

C. B. EUAN SMITH.

#### No. 74.

*Acting Consul-General Smith to the Earl of Derby.—(Received July 28.)*

(Extract.)

*Zanzibar, June 28, 1875.*

I HAVE the honour to bring the following subject to your Lordship's notice, and to request your Lordship's instructions thereon:—

On my arrival here on the 1st instant, I found two cases of British-Indian subjects charged with illegally holding slaves and being implicated in the Slave Trade awaiting trial on the criminal side of the British Consular Court. The cases had been committed for trial by Mr. Holmwood while he was Acting Consul-General, and are of a very grave character.

2. One of the accused named Jeta Nanji, the scene of whose criminality is laid at Pangani, had been bailed by Mr. Holmwood for 5,000 dollars on his own and joint security. The other, Suliman bin Tawur, had been awaiting his trial in the town. As he surrendered to the summons at once, no bail was required from him by Mr. Holmwood.

3. An unexpected delay has, however, taken place in the trial of these cases. Mr. Holmwood had sent to Pemba to have the accused, Suliman bin Tawur (together with the slaves necessary as witnesses), sent to Zanzibar for trial; and he had also sent one of



the Consular peons named Baraka over to Pangani to attach all Jeta Nanji's papers and effects, and to bring him across with the slaves which were stated to belong to him, and which would be required to appear as witnesses. In each case the Regent had given the necessary assistance.

4. Immediately on my arrival, however, a letter came from the Governor of Pemba, who had also written to the Regent, to the effect that he could not send the slaves required in the case of Suliman bin Tawur, as they did not belong to him but were the property of his wife, who was an Arab woman.

5. In the other case, Baraka, the Consular peon, who had gone to Pangani, had brought back the accused Jeta Nanji, and had attached his effects, but he stated that he had been forcibly prevented by the Arabs from bringing back the slaves. Both cases were thus at a standstill for want of evidence.

6. Mr. Holmwood had informed the Regent of this previous to my arrival, and represented to him the ill-treatment of the Consular peon by the Arabs in question. The Regent had promised that he would send for the Arabs, which he has since done, and afford redress if necessary, and had also promised that the slaves should be sent for; and the case was then postponed by Mr. Holmwood until the departure of the mail then due. On learning the facts, I sent a verbal message to the Regent requesting that he would in both cases command the immediate presence of the necessary witnesses, when he replied that he would be glad to have a letter from me to that effect before he could send a definite answer.

7. I accordingly wrote to him on the 9th instant, merely requesting him to have the slaves in question produced without delay to give evidence in the Consular Court. To this letter the Regent did not reply until the 12th June, when he wrote two letters (copies inclosed), which showed that he was evidently in a great state of anxiety as to the possible result of the trials in question, and as to the effect any decision given in each case might have upon the question of slavery in the Zanzibar dominions. As will be seen, he, of his own accord, opened the question of the status of slaves belonging to the Arab wives of British Indian subjects; and he requested finally that the two cases might be allowed to stand over until the return of His Highness the Sultan.

8. It was, however, for obvious reasons impossible for me to comply with this request; the men had been awaiting their trial for some time, and there could be no possible advantage in postponing it further until the return of His Highness the Sultan. I therefore again addressed a letter to the Regent, reiterating my demand for the production of the slaves necessary as witnesses in these cases, but doing so in a manner calculated as much as possible to allay the anxiety evidently felt by the Regent and his Advisers. I pointed out that the Regent himself had opened questions to which I had made no allusion, and assured him that, in the first instance, the slaves were merely required to give evidence in the Consular Court, leaving any ulterior question that might arise to be dealt with hereafter.

9. On receipt of this letter the Regent gave orders to have the slaves in question produced. The peon Baraka proceeded to Pangani, and being armed with a letter from the Regent, has now brought back the slaves necessary in the case of Jeta Nanji, and a messenger has also been sent by the Regent to Pemba to fetch the slaves alleged to belong to Suliman bin Tawur.

---

Inclosure 1 in No. 74.

*Acting Consul-General Smith to the Regent of Zanzibar.*

(After compliments.)

*Zanzibar, June 9, 1875.*

IT is known to you that Mr. Holmwood sent over one of the Consulate peons named Barraka some days ago to Pangani to seize and bring over, with his books and certain slaves alleged to belong or to be mortgaged to him, a British subject named Jaitha Nanjee, who is charged with illegally holding slaves, and who has been brought to Zanzibar accordingly, but without the slaves alleged to be in his possession.

I must now request that you will, with as little delay as possible, give directions to have forwarded to the Consulate for examination these slaves said to belong or to be mortgaged to Jaitha Nanjee, and which the above said Barraka was prevented from bringing over by the Diwans Gamia and Kirnwasah, whom you have now summoned for examination on certain charges made against them by the said Barraka. For this purpose I shall direct the Consulate peon, Barraka, to proceed again to Pangani to

bring over the slaves required, and I shall be obliged if you will furnish him with a letter to the Governor of Pangani, directing that officer to give him every assistance.

(Signed) C. B. EUAN SMITH.

Inclosure 2 in No. 74.

*Acting Consul-General Smith to the Regent of Zanzibar.*

(After compliments.)

Zanzibar, June 9, 1875.

IN the case of Suliman-bin-Tawur, I have received the letter that was addressed to you from Hamid-bin-Said, the Governor of Pemba, who also sent me a letter to the same purport. Hamid-bin-Said states that he has not sent down the slaves whom Mr. Holmwood directed to be forwarded to this Court because they are the slaves of the wife of Suliman-bin-Tawur, who is named Binkhamis-bin-Salim, and not of Suliman-bin-Tawur himself. But, in the first instance, these slaves are required to give evidence in this Court in the case of Suliman-bin-Tawur, I therefore request that you will direct them to be forwarded here without delay.

(Signed) C. B. EUAN SMITH.

Inclosure 3 in No. 74.

*The Regent of Zanzibar to Acting Consul-General Smith.*

(Translation.)

(After compliments.)

7 Jamada-il-awal, 1292 (June 12, 1875).

YOUR Honour's letter has reached, and we understand what you mentioned with regard to the slaves, that you mentioned that they are either by possession or by mortgage (with the Banian) with Jaitha. They are now in hands of others, but if he has any proof that they are his own or by mortgage, we shall give an order for them to be brought to Zanzibar, otherwise it is impossible to take slaves of our subjects from their hands simply on supposition and without any proof, and to open a door which we cannot shut; for there are many of our subjects who are in debt with the Indians and the Banians, and if the case is this, then every one who gets into debt with them and has slaves will be in danger. I beg your Honour to put off these cases till the arrival of my brother Burgash.

From your friend, Ali bin Soud bin Ali.

Written by his order, his servant Mahommed bin Kusmar, with his own hand.

Inclosure 4 in No. 74.

*The Regent of Zanzibar to Acting Consul-General Smith.*

(Translation.)

(After compliments.)

7 Jamada-il-awal, 1292 (June 12, 1875).

YOUR Honour's letter has reached, and we understood what you mentioned with regard to the slaves who are belonging to the wife of Suliman bin Tawur; the said wife does not know that she is under the same orders as her husband in all things; for this is a crime, and the crime comes upon the one who did it; so it is in our law; but as to your law, no case like this has taken place before, that we may follow it; and as to myself, I cannot innovate a thing which is not in the Treaty, unless, if the woman by her consent wishes to clear her husband by freeing her slaves, well and good; because with us the husbands are giving divorce to their wives, and if he divorced her she will become poor, her slaves being freed. I beg your pardon for delaying the reply, for I was looking in the Treaty, and I thought that this matter might be explained in it, but I did not find it so. I cannot do anything which does not exist in the Treaty, where it ought to be explained.

From your friend, Ali bin Soud bin Ali.

Written by his order by his servant Mahommed bin Kushmar with his hand.

Inclosure 5 in No. 74.

*Acting Consul-General Smith to the Regent of Zanzibar.*

(After compliments.)

Zanzibar, June 14, 1875.

I HAVE received your two letters and have understood the contents. I would wish to point out to you that you have opened questions in your letters to which I have not alluded in my letter to you. I have merely asked you to direct certain slaves to be sent to Zanzibar to give evidence in Court concerning the case of two British Indian subjects who are awaiting their trial, and whose trial is delayed for want of these slaves as witnesses. I must, therefore, in all courtesy, beg you again to lose no time in directing the slaves to be sent to Zanzibar, as I requested in my former letters, for it is not just to delay the trial of these men longer than is necessary. And you say that you cannot do anything which is against the Treaty. I must point out to you that no such demand has been made upon you, nor will be made upon you, by any officer of Her Majesty's Government. My request is for the simple production of witnesses, and I must again press upon you the necessity of giving the necessary orders for the slaves from Pangani and Pemba to be sent here as desired in my former letter.

(Signed)

C. B. EUAN SMITH.

No. 75.

*Acting Consul-General Smith to the Earl of Derby.—(Received July 28.)*

My Lord,

Zanzibar, July 1, 1875.

I HAVE the honour to inclose, for transmission to the Lords Commissioners of Her Majesty's Treasury, a list of all cases that have been adjudged in the Court of Her Majesty's Consul-General Vice-Admiralty jurisdiction during half-year ending 30th June, 1875.

I have, &amp;c.

(Signed)

C. B. EUAN SMITH.



## Inclosure in No. 75.

List of Cases adjudged in the Court of Her Majesty's Consul-General, Zanzibar, Vice-Admiralty Jurisdiction, during the Half-year ending June 30, 1875.

No. of Cases.	Date of Seizure.	Property Seized.		Date of Sentence.	Decretal Part of Sentence: Forfeiture or Restitution.	Whether Property condemned has been sold or converted, and whether any part remains unsold, and in whose hands proceeds remain.	Name of Capturing Vessel.	Fees Claimed.
		Names of Dhows.	No. of Slaves.					£ s. d.
1	1874 Dec. 29	Salamuty	1	1875 Jan. 1	Forfeiture ..	Slave freed. Dhow broken into pieces and sold by public auction for 35 <i>l.</i> 1 <i>s.</i> , remitted in full, January 8, 1875, through Her Majesty's Principal Secretary of State for Foreign Affairs to Her Majesty's Treasury.	Rifeman	5 17 0
2	" 29	Unknown	3	" 1	Restitution	No proceeds.	Ditto ..	7 7 6
3	" 19	Ditto ..	1	" 2	Forfeiture ..	No proceeds. Dhow was not brought to Zanzibar by the captors, who left her at Bugamoyo where she escaped. Slave freed ..	Ditto ..	5 3 6
4	1875 Jan. 3	Sunda Mali	6	" 4	Ditto ..	Dhow and cargo sold by public auction for 35 <i>l.</i> 1 <i>s.</i> 8 <i>d.</i> ; remitted in full on the 8th January, 1875, through Her Majesty's Principal Secretary of State for Foreign Affairs to Her Majesty's Treasury. Slaves freed ..	London	7 10 6
5	" 2	Unknown	..	" 14	Ditto	No proceeds. Dhow destroyed by captors ..	Ditto ..	3 16 6
6	" 9	'Mbao	1	" 26	Restitution	No proceeds ..	Ditto ..	5 19 0
7	" 24	Tanga..	..	" 24	Forfeiture ..	Dhow and cargo sold by public auction for 9 <i>l.</i> 15 <i>s.</i> 8 <i>d.</i> ; remitted in full on the 12th February, 1875, through Her Majesty's Principal Secretary of State for Foreign Affairs to Her Majesty's Treasury ..	Ditto ..	5 4 0
8	" 29	Conda..	3	Feb. 17	Compensation for the dhow, &c.	Dhow and cargo destroyed illegally by the captors. No proceeds ..	Ditto ..	5 15 0
9	Feb. 26	Salama	48	" 26	Forfeiture ..	Slaves freed. Dhow, &c., sold by public auction for 23 <i>l.</i> 9 <i>s.</i> 2 <i>d.</i> ; remitted on the 2nd March, 1875, through Her Majesty's Principal Secretary of State for Foreign Affairs to Her Majesty's Treasury ..	Ditto ..	8 8 0
10	" 24	Unknown	1	March 5	Ditto	Slave freed. Dhow destroyed by captors. No proceeds ..	Ditto ..	3 19 0
11	March 10	Salama	12	" 19	Ditto	Ditto ..	Rifeman	6 1 0
12	" 5	Amamet Ullah	..	" 19	Ditto	Dhow destroyed by captors. No proceeds ..	Ditto ..	5 7 6
13	" 23	Unknown	1	" 24	Ditto	Dhow destroyed by captors. No proceeds ..	London	7 12 0
14	Jan. 29	Ditto ..	1	April 14	Ditto	Slave freed. Dhow destroyed by captors. No proceeds ..	Thetis	5 5 6
15	" 29	Ditto ..	..	" 14	Ditto	Ditto ..	Ditto ..	4 12 6
16	Feb. 5	Ditto ..	..	" 14	Ditto	Ditto ..	Ditto ..	4 12 6
17	April 17	Huripersad	1	" 19	Restitution	Slave freed. No proceeds ..	London	5 13 6
18	May 15	Unknown	40	May 25	Forfeiture ..	Slaves freed. Dhow destroyed by captors. No proceeds ..	Flying Fish	6 14 6
19	June 13	Ditto ..	16	June 21	Ditto	Ditto ..	London	14 1 6

(Signed)

C. B. EUAN SMITH, Her Majesty's Officiating Political Agent and Consul-General, Zanzibar.

No. 76.

*Acting Consul-General Smith to the Earl of Derby.—(Received July 28.)*

(Extract.)

*Zanzibar, July 2, 1875.*

NEWS has been received here that the tribe of the Makangwara, who had attacked Kilwa some four months since, plundering caravans, and robbing and killing the negroes, have been bought off by the authorities of Kilwa, and removed to their country a month ago.

There is a report current in the town that Mirambo was dead. This is not yet confirmed, but it is certain that all is quiet beyond Unyanyembe. The Sultan's rule is established at the latter place.

No. 77.

*Acting Consul-General Smith to the Earl of Derby.—(Received July 28.)*

My Lord,

*Zanzibar, July 2, 1875.*

I HAVE the honour to report, for your Lordship's information, that, on the evening of the 28th ultimo, news reached me that a Banian and British Indian subject, named Dhunjee Dayal, resident at Paza, north of Lamoo, had been murdered by some member or members of the tribe of the Bajunias.

From inquiries which I have made, I learn that the Bajunias are the tribe that murdered Lieutenant MacCausland at Kionga. Their principal town is Paza, which is also the head-quarters of the tribe where their chief resides, named Mazee Seif. Paza is 30 miles to the south of Kionga.

Early on the morning of the 29th, the Regent paid me a complimentary visit, on the occasion of the anniversary of Her Majesty's coronation the day before, when he himself broached the subject of the murder, and expressing his great regret thereat, said that he would take all the measures in his power to have the murderers arrested.

I impressed upon him the absolute necessity for speedy and rigorous action in this matter, and pointed out to him that the oft occurring murders of Europeans and British Indian subjects which have, within the last two years, taken place upon the coast, made it doubly incumbent on him to insist on the immediate surrender of the guilty parties. The Regent promised compliance, and has sent off stringent orders, which were previously shown to me, to have the criminals arrested and forwarded here for disposal.

The murder seems to have been committed about six weeks ago. The victim was a small shop-keeper, and it appears that the hope of plunder was the principal inducement for the crime.

This second murder of a Banian and British subject has caused much excitement throughout Indian communities here.

I have, &amp;c.

(Signed) C. B. EUAN SMITH.

No. 78.

*Dr. Kirk to the Earl of Derby.—(Received July 30.)*

My Lord,

*Alexandra Hotel, July 27, 1875.*

I HAVE the honour to forward a Report by Mr. Holmwood with reference to Captain Prideaux's letter to your Lordship of March 9.

Mr. Holmwood's present Report is written for the purpose of showing in what way the results summarized by him, and commented on by Captain Prideaux, had been arrived at.

Your Lordship is aware that a very large land Slave Traffic has sprung up lately, which, unless the slaves are taken outside the Zanzibar dominions by sea, is not necessarily a breach of existing Treaties. At the same time, should this land Traffic be found to be used as a means of procuring slaves that ultimately are shipped either to other countries or by sea, from place to place, within the Sultan's dominions, His Highness is bound, by the 1st Article of the Treaty of June, 1873, to take effectual steps to put an end to it.

The question which, on my return to Zanzibar, I thought it most important to decide,



was whether or not, and if so, how far, the land Slave Traffic was being used to supply slaves for shipment. And for this purpose secret agents were sent to the coast and Pemba.

The report of these men had necessarily not been received, when I was ordered to accompany His Highness to Europe; but I heard enough to satisfy me that there was no foundation for the suspicions entertained by Admiral Cumming, that the Zanzibar land route was then furnishing slaves to be shipped from the Red Sea ports to Arabia. I also found not a vestige of proof that slaves had been taken from any port north of Zanzibar to Arabia; but I was satisfied a large smuggling trade went on to Zanzibar, and more especially Pemba.

I did not, however, deem it prudent to approach His Highness with remonstrances on this until I was in a position to prove the allegation, and at the same time point out the serious results that must accrue if His Highness did not take steps to put an end to a land Traffic, that was clearly being carried on for the purpose of shipping slaves, in open violation of Treaty.

I was also desirous not to take steps of a decided nature until a decision had been arrived at as to the reading of the Treaty of 1873.

This matter being now established by the Additional Treaty of 1875, just entered into, any action I may have to take, will come with additional force.

I confess the numbers quoted by Mr. Holmwood do seem to me very high, and I shall, on my return, apply myself to sift his evidence and that of the agents who are now employed on the coast, both as to the general land Traffic and the numbers being smuggled into the Island of Pemba; and if it can be shown that a fractional part of the number stated by Mr. Holmwood to be taken to Pemba are so transported, I shall call His Highness' attention to his Treaty obligations, and point out the necessity of taking steps to put an end to the land Traffic, which, although not in itself illegal, will have become so as being a means towards the shipment of the slaves.

In the meantime, Mr. Holmwood's Report is most interesting, and proves how diligently he carried out the difficult and delicate duty he had to do.

I have, &c.

(Signed) JOHN KIRK.

---

Inclosure in No. 78.

*Mr. Holmwood to Dr. Kirk.*

Sir,

*Zanzibar, May 10, 1875.*

IN reference to Captain Prideaux's letter to the Earl of Derby, and the Government of India, dated 9th March, 1875,\* upon the subject of my late Report on the Northern Dominions of Zanzibar, of which he forwarded a copy to this agency from Aden, I have the honour to avail myself of your permission to make such remarks thereon as I consider called for in the interests of our policy on this coast.

Captain Prideaux writes:—

"With scarcely sufficient data Mr. Holmwood summarizes the arrivals of raw slaves at Pangani between October 1873 and October 1874 as 32,000, of whom 15,000 were transported to Pemba. As only one dhow was captured within that period by Her Majesty's cruisers, I felt strong doubts as to the accuracy of this statement, and, consequently, requested Mr. Holmwood to furnish me with fuller details, and his reason for making an assertion which, if correct, would go far to prove that all the efforts made by the Naval and Consular Services were futile, at all events in Zanzibar waters. I find that Mr. Holmwood has deduced his figures chiefly from Captain Elton's report, and has concluded that, because 4,096 slaves were counted by that officer as having passed his caravan in one month, the same ratio holds good for the entire year, &c. Mr. Holmwood further informed me that his inferences were corroborated by the leading missionaries and Indians at Mombasa, and by several Arabs, Swahelis, Wanyikas, &c. This mode of reckoning may have been the best available under the circumstances, but it is certainly not conclusive. Considering that native information proverbially leads to exaggeration, &c., it is scarcely reasonable to deduce the results of a year from a month's experience.

"It is almost incredible that 15,000 slaves should have been exported from the mainland to Pemba in one year, when we reflect that the island has been under partial blockade for a considerable part of that time. This assertion is founded solely upon information received from missionaries, Indians, and slaves, and upon the fact that the slave population of Pemba had been greatly thinned by small-pox, and that the greatly



increased value of cloves and amount of clove cultivation in that island required the increased labour supply."

I beg with the greatest deference to dissent both as to the facts and the conclusions drawn by Captain Prideaux in these remarks.

Although on this mission the facilities for obtaining correct information were not favourable, I endeavoured to make up for that want by additional perseverance, and if all reference to this was omitted in my Report, it was because I did not conceive the narration of personal privations and dangers to be a part of my duty, or in any way for the benefit of the public service.

I believed it would be apparent that I should not hazard important statements until after weighing the value of the evidence collected; and I submit that such a conclusion was fully warranted, so far as Captain Prideaux was concerned, by the fact that, after begging he would point out any passages in my Report which he considered it better to amend or omit, he expressed himself, without reservation, as both satisfied and pleased with all I had written; and stated that, though he differed from me as to the best scheme for suppressing the land traffic from Kilwa to the north, he did not desire me to alter or withdraw any portion of my Report. My notes were all at hand, and had he even hinted that he considered my estimates respecting the land route and Pemba trade to have been hastily formed or founded upon insufficient data, I should at once have placed these before him, when he would have seen that there had been an endeavour to guard against exaggeration in a matter where rash conclusions would inevitably destroy any value that might otherwise attach to my observations.

I venture to call attention to the terms in which Captain Prideaux was good enough to speak of my Report in his covering letters to the Earl of Derby and Mr. Aitchison, which could scarcely have been penned had he thought at the time that one of its most important sections was likely to mislead rather than serve as useful information.

With regard to the one reason that Captain Prideaux has given for doubting the accuracy of my calculations respecting the Pemba Slave Trade, namely, that only one dhow was captured by our cruisers within the period referred to (October 1873 to October 1874), I am at a loss to account for his having made such a statement. There were in reality five dhows captured and condemned within that period, four of which were taken in the act of landing large numbers of raw slaves at Pemba, and the other in loading a cargo for that island. In two instances our boats had to fire upon the Arabs whilst they were landing the slaves; in each case the evidence clearly proved both the magnitude of the trade and the difficulty of dealing with it. These five cases are noted in the margin.\*

It was not, however, until your return from England in March last, and when Captain Prideaux was on the eve of departure, that he mentioned his doubts as to the accuracy of these statistics, and he then asked if I would prepare a statement that should bring clearly before him all that had transpired on the subject in our correspondence. All I was able to do in the press of official work, as you had then resumed charge of your post, was to remain up the next night reading and making extracts from the correspondence of this Agency, which showed, not only that you had foreseen the rise of this Pemba trade and predicted that, by sea, it could never be dealt with, but that Captain Prideaux himself had more than once regretted that for long periods any numbers of slaves might have been sent into Pemba without risk of capture, owing to the protracted absence of Her Majesty's ships on other duties; while he also reported that, even were the naval forces concentrated off that island, the largely-increasing smuggling of slaves in canoes could not be suppressed, except by an entirely new system of boat service which he indicated. With regard to the evidence collected, I had not then time for going into details, but I stated generally that I had gathered sufficient proof to warrant my adopting Captain Elton's figures as a basis for my own, and drew attention to the fact that the numbers he gave as the result of one month's observation were not put forward by him as a special estimate of what had taken place during a particular month, but as an example of a regularly organized Traffic, which he predicted would gradually and inevitably increase, and which the slave-dealers themselves admitted, when he could converse unreservedly with them, they had determined to throw all their energy into, not doubting that the profits therefrom would be larger eventually than those derived from the sea Traffic, at the same time proving to him that they did not lack the necessary capital. Lieutenant Pullen, R.N., who accompanied Captain Elton on this mission, formed a higher estimate of the numbers of slaves passing by the land route, and was equally certain that they were only witnessing the commencement of a new trade, which, however, was already becoming perfectly organized.

\* Vice-Admiralty Cases :—No. 24 of 1873; Nos. 1, 4, 6, and 10 of 1874.

I submitted to Captain Prideaux that, finding one year later those conversant with the subject confirming all that Captain Elton had reported and predicted, I was right in taking his statistics, which had been printed by order of Government, and which embraced the new land route to the point at which I took it up, as a basis on which to found statistics supplementary to them; and it should be borne in mind that opinions only, though given on the spot by officers specially selected for the work and travelling among the men who were organizing this land route, had not been adopted until it was learnt from those who had assisted in completing this organization that such opinions were accomplished facts.

It is now, however, absolutely necessary to place before you as briefly as possible details respecting the evidence obtained during my mission to the northern coast and the special methods adopted in procuring it, though in doing so I am compelled to refer to the personal difficulties and discomforts which must always be encountered on missions of this sort, where one has to trust to a knowledge of the natives and their language rather than to the facilities which a suitable retinue and proper staff would afford, but which the officers of this Agency have not hitherto had the advantage of possessing.

On reaching the coast I soon found that very little information respecting the land route was to be obtained by ordinary means, all classes alike professing entire ignorance in matters connected with the Slave Trade. The expedients I eventually had recourse to whilst travelling in dhows, canoes, and on foot, met with varying success, the labour and anxiety, however, were constant. During several weeks of the time I did not speak a word of English, and had, in each district, quickly to accustom the ear to a new dialect owing to the impossibility of getting at facts or the true opinions of natives through an interpreter when one has not the opportunity for a lengthened cross-examination.

Most of the slave dealers met with were Arabs and Swahelis or their confidential slaves; they had left the Kilwa district after having spent a few years in their rough and dangerous calling, and having made a little money were desirous to return and settle in Arabia, Zanzibar, or Pemba. In almost every instance these men had left wives or concubines with their families in some coast town during their travels and now were at their wits' end to find means of moving them, as owing to the action of our cruisers, Captains and owners of dhows now positively refuse to give passages at any price to women and children unless they have a pass from the British Consulate or a letter signed by the Sultan. On discovering this I caused it to be intimated to all in such a situation that I might possibly be induced to grant passes, though only as a great favour, and the result was that almost every night when on shore I was visited by some one able to afford valuable information. While their distress was palpably unfeigned their gratitude in such cases as I was able to issue passes for their families was profuse, and in many instances I was able to gain the confidence of persons of this class and elicit very full evidence, the truth of which was to a considerable extent guaranteed by taking care it was fully understood that while their personal interests were not affected by revelations of their past conduct, any deviation from truth, at present, would if detected inevitably destroy the chance they now had of returning home with their families, and as they were perfectly well aware that in other districts I had already, or should have, opportunities for checking their statements by the evidence of those who, having no clue to any misstatements made or facts withheld by them, could not if they wished, follow out any settled plan for deceiving me, self-interest would, I consider, lead them to be truthful, and in matters of opinion only to give the ideas which, amongst their own class, were generally prevalent.

They described the land route up to the Pangani much as Captain Elton had done, and I have embodied what was elicited respecting the northern part of it in my Report.

I found the average of their estimates as to the numbers of slaves who had traversed the first part of the route during the past twelve months to be about 10 per cent. above what Captain Elton's figures would make it, but then he also predicted that there would be a gradual increase in the numbers. Nevertheless I thought it more prudent not to adopt the higher estimate, although by no means of opinion that it is an exaggeration. Their estimates respecting the rate of mortality coincided with his except in some special instances where ventures were said to have proved disastrous in consequence of bad weather. &c.

Most of my informants had been with caravans of slaves over part of the land route; some had gone as far as it had been organized; more than one stated he had seen Captain Elton in the South. They all estimated the total number of slaves who had passed north of Pangani at nearly the same, and most agreed that an average of about 1,200 a-month of these had been sent to Pemba, but they were much less unanimous as to the proportions absorbed by the various districts, few having an extensive personal



acquaintance with them, and it was only after in a measure checking and amending their statements by the information derived from some seventy natives more or less connected with slave dealing or owning, whom I carefully examined at various points on the route, that I ventured to remark in my report, that the computation given respecting the land route might be taken as nearly accurate. From this approximation to accuracy, however, I specially excepted the 5,000 slaves apportioned to Takaungu. I was unable to visit this district, and the evidence obtained, though conclusive as to the rapidly increasing importance of this Settlement of the Mazrui, had, as regards the numbers, more of the element of conjecture about it than the other cases. A large proportion of these slaves were said to have been brought up by special caravans in charge of relatives of the Chief who had gone south in order personally to make these large purchases. I had obtained written proof that Sheikh Rashid's brother was largely engaged in importing slaves, but was unable to meet with any of his people; the balance of testimony, however, was in favour of the number which I allowed to stand with the reservation "uncertain" accorded against it. The last section of my Report, which was transferred by Captain Prideaux to the General Administration Report, might be read in connection with this and other subjects upon which he has commented.

A totally different source of information was found among the outlying plantations and the country adjacent to the various ports visited. I made a point of dispensing with the Arab guard which the various Governors were always most solicitous should attend on such excursions, in order to be untrammelled among the people and their slaves, whom it would be impossible to speak freely with whilst surrounded by these mercenaries. I experienced many failures in my endeavours to obtain information from these savages, but on the whole was successful. Among the Somalis, where the people are fearless of strangers and, with all their savageness and barbarity, cunning enough to know when no harm is intended and where a present may be earned, I was especially fortunate. Daily during my stay at Tula, Kismaya, and Brava, I went unarmed and unaccompanied even by my Consular attendant into their country, placing myself under the protection of their Chiefs, to some of whom I had introductions from an influential Somali whom I had befriended at Zanzibar. By the better class of these Somalis I was invariably treated with the greatest distinction, and as they were entirely unreserved in their communications, being independent of and despising the Arabs, I gained a considerable insight into their agricultural and commercial capabilities and wants with other matters, including the extent to which they were implicated in slave-trading. The former information is arranged in the section above referred to; the latter, whilst proving that the Somalis were themselves engaged in the new land Traffic, at the same time confirmed in a remarkable manner what I had heard from the Arab and Swaheli slave-dealers.

It is scarcely necessary to enter into details on all I gathered among the land-owners and slaves from the Wanyika to the Bajunia country, it is sufficient to state that though in minor particulars they varied considerably, yet as to the main facts all I heard tended to confirm the evidence procured from more enlightened informants.

Among the numerous classes whom I questioned were missionaries, Indians, Arab and Baluch soldiers, &c.; also both slaves and freemen engaged, or who had been employed in providing food and water for the slave gangs coming up by the land route; but I will only refer to two other sources from which my information was derived, and which bear more especially on the trade with Pemba.

During the passage in a dhow from Lamo to Brava we had to run during the day and lie to at night for five consecutive days, as the captain was not competent to navigate the intricate passages between the islands and the Somali mainland, where alone there is any shelter from the heavy seas of this coast. Owing to the intolerable stench of the bilge it was impossible to make use of the small cabin which had been put up for me; I was therefore forced to lie day and night on deck among the passengers and crew, a mixed assemblage of Swahelis and Wahadimu of Pemba.

Owing to the heavy weather, for which the dhow was quite unfitted, no food could be prepared, and the drinking-water soon became almost as salt as the sea; but having a large store of ship's biscuit and a tight cask of water, I was able to afford my fellow-passengers some slight relief, and they soon got to feel at home with me, and to be glad to attend to my wishes. Before we reached Brava, I had got them all by turns to submit to cross-examination, and it was then that what the Arabs and others had told me respecting the Pemba trade received full confirmation. I found among them some who had been born and who had resided in Pemba; others who had crossed over with slaves in dhows and canoes; they described the nature of the coast on both sides, and the impossibility of interfering with the regular trade except by chance captures, owing to



the fact that the passage was always made at night, whenever boats were reported on the watch, whilst those in charge of the slave knew every rock, shoal, island, and inlet, on both coasts. They explained all the details of the trade, the methods of conveying information and warning, the changes of tide, night winds, and many other particulars which I carefully noted, but which were quite without the scope of my Report, although incidentally bearing upon it. They also gave me details of a special trade kept up with Pemba by small canoes, which would appear to be quite distinct from the regular Slave Trade. I have preserved my notes respecting this smuggling traffic, and it will probably be found hereafter whether such a special trade exists. I gathered, that between Pangani and Gasi, there are some hundreds of small cultivators who also own or are partners in canoes. These buy from the caravans the sickly slaves and such as cannot keep up with the march, and after resting them, convey two or three at a time of those that are cured across to Pemba. If my informants were correct, I calculated that some 300 a-month had been conveyed across in this manner, and if such be the case, it is possible that a large proportion of the number assigned to Takaungu district, but which, though feeling certain they had passed north of Pangani, I could never quite credit to that country, may thus be accounted for; but this is merely a conjecture, for I obtained no other evidence respecting this special slave traffic. As regards the total numbers imported into Pemba, I could get no real estimate from these people, but their statements generally quite bore out the possibility of even a larger number of slaves having been introduced into that island than any of my other informants had estimated.

There is but one other case I would refer to. On my return to Zanzibar, and whilst finishing my Report, I accidentally heard of the arrival of an Indian who for some years past had been travelling through the Pemba clove estates, it being his business to estimate the yield for the information of certain persons in Zanzibar, who are always ready to advance money on the coming crops. I knew how intimately he must be acquainted with Pemba, and induced him to communicate his information so far as he did not think to implicate any of his clients.

He stated that there were about 1000 clove plantations in Pemba, besides numerous small patches cultivated by natives having a slave or two only; that the whole of the proceeds of the late crop had long gone to pay for slaves imported, and that the next crop was already being advanced upon for further purchases, though he thought the wants of the island must now be nearly satisfied; that hardly any but raw slaves, or such as had been drafted from Zanzibar or the coast for misconduct, were now to be found working in an ordinary capacity, the old slaves being employed as overseers, sub-overseers, and domestics, or retained for special work, such as planting and drying; that immense numbers of young trees had lately been planted, and that forcing-beds had been formed on every estate to rear seedlings. After carefully computing the last year's import of slaves from his own observation, &c., he calculated the number at not less than 15,000. This calculation nearly tallied with that of previous informants on the coast.

My instructions, however, did not warrant the introduction of these matters into my Report; in fact, the mention of Pemba at all was incidental, only rendered necessary because so large a proportion of the slaves traversing the land-route, on which I was reporting, appeared to be destined for this island.

I regret that I was led to concur with the general opinion, or, at any rate, the ordinary remark, in Zanzibar, that Pemba had now got all the slaves her plantations required; I did so because it was borne out to a certain extent by those whose testimony I considered trustworthy, but now more than suspect I was misled, and that we shall find little diminution, at all events, in the smuggling by canoes.

Referring to paragraph 9 of Captain Prideaux's letter, wherein he states that my scheme for dealing with the land-traffic on the coast is beyond the limits of discussion, because a British settlement on the coast would inevitably and speedily throw the whole of the profitable commerce of the interior into our hands, &c., I would observe that, in view of the possibility of Government not deeming such a policy desirable, I specially so worded my remarks as to show that the necessity for such a measure could be avoided. Had I entered into particulars on this head, I should possibly have only lengthened my Report by the introduction of a subject which might be better understood at home, whilst, in submitting the scheme itself, I was merely carrying out Captain Prideaux's written instructions, which on this head were preremptory.

I still venture to adhere to the opinion that no other method for the suppression of this traffic is feasible, except the larger question of operating against the sources of the supply were intended to be dealt with. This, which would mean the virtual rooting out of slavery from the continent of Africa, is a subject involving serious international questions, as well as costly preparations, and I did not therefore deem it my duty to

discuss it, especially as your more lengthened experience and greater knowledge of the subject were available on the spot, should so comprehensive a measure be in contemplation by Government.

I would take this opportunity for submitting that, in the event of its being found that the large access of capital now flowing into Pemba is likely to be still used for procuring slaves, and that, in consequence, the smuggling from between Bagamoyo and Wasin will continue so long as slaves can be brought to this part of the coast, my scheme should be so far amended as to choose Dar-es-Salam instead of Mombasa, as the principal base from which to operate against the land route, with outlying posts at such intervals inland as should render the chain practically complete. This might involve a larger staff than I contemplated, but in comparison with the efforts England has been making for so many years in the matter of slave suppression, it would be anything but a difficult undertaking.

Though I cannot but take exception to other remarks in Captain Prideaux's letter, there is one more circumstance only in connection with my Report which it is necessary to point out. This is the transference of its last section—on the geographical, agricultural, and commercial features of the countries visited—to the General Administration Report.

This section was specially intended to be read in connection with the rest of my Report, and is, in fact, an appendix to it; it was accompanied by a map, which Captain Prideaux forwarded separately in his letter of the 9th of February last. In it is arranged much information which, for the sake of avoiding repetition, was omitted from the different sections, though intimately connected with them.

In its present position it is, I think, out of place, having been simply designed to afford a general insight into those parts of these dominions which, though within the limits of this agency, have yet scarcely come within the scope of an Administration Report, which is essentially statistical.

In conclusion, I would observe that though I did not for a moment consider the testimony I have summarized in this letter as free from error, yet the weight of it would have guided me to a decision, even judicially, almost to the extent to which I adopted it in my Report, because the only evidence obtained of an opposite character was clearly, in my judgment, the result in some cases of a fear of being compromised by divulging the truth, and in the others of a direct intention to mislead, while the current opinions, which we hear at Zanzibar on such subjects, are the combined offspring of ignorance and a secret dislike of our interference with slavery. The special enquiries you initiated before leaving Zanzibar will enable you to set at rest the questions at issue as soon as you return to your post. In the meantime, I trust that any judgment respecting them may be suspended.

I have, &c.

(Signed) FRED<sup>c</sup>. HOLMWOOD,

*Her Majesty's Acting Political Agent and Consul-General.*

No. 79.

*Mr. Bourke to Dr. Kirk.*

Sir,

*Foreign Office, August 5, 1875.*

IN acknowledging receipt of your letter of the 27th ultimo, covering a further Report by Mr. Holmwood on the subject of the northern land route taken by East African slave traders, and the continued large export of slaves to Pemba, I am directed by the Earl of Derby to express to you his entire approval of the course which you propose to pursue with the view to stop this traffic, should the result of your inquiries convince you, on your return to Zanzibar, that the export trade is as large as it is represented to be.

I am also to instruct you to state to Mr. Holmwood that Lord Derby fully concurs in your approval of the intelligence and industry shown by him in the compilation of the Report which he has submitted to you.

I am, &c.

(Signed) ROBERT BOURKE.



No. 80.

*The Earl of Derby to Dr. Kirk.*

Sir,

*Foreign Office, August 17, 1875.*

I TRANSMIT to you the Queen's ratification, under the Great Seal, of a Treaty between Her Majesty and the Sultan of Zanzibar (supplementary to the Treaty for the Suppression of the Slave Trade of the 5th of June, 1873), which was signed at London on the 14th of July last, by myself and Nasir-bin-Said Abdallah, and I am to request that you will present the same, in the proper form, in exchange for the ratification of the Sultan, which was attached to the Treaty at the time of its signature.

Printed copies of the Treaty are also inclosed.

I am, &c.  
(Signed) DERBY.

---

Inclosure in No. 80.

*Treaty between Her Majesty and the Sultan of Zanzibar, supplementary to the Treaty for the Suppression of the Slave Trade of June 5, 1873.—Signed at London, July 14, 1875.*

HER Majesty the Queen of the United Kingdom of Great Britain and Ireland, and His Highness the Seyyid Barghash-bin-Said, Sultan of Zanzibar, having concluded a Treaty at Zanzibar on the 5th June, 1873, corresponding to the 9th of the month of Rabia-el-Akhir, A.H. 1290, for the abolition of the Slave Trade, and whereas doubts have arisen or may arise in regard to the interpretation of that Treaty, Her Britannic Majesty and His Highness the Sultan of Zanzibar have resolved to conclude a further Treaty on this subject, and have for this purpose named as their Plenipotentiaries, that is to say:—

Her Majesty the Queen of the United Kingdom of Great Britain and Ireland, the Right Honourable Edward Henry, Earl of Derby, Baron Stanley of Bickerstaffe, a Peer and a Baronet of England, Her Majesty's Principal Secretary of State for Foreign Affairs, &c., &c., &c.;

And His Highness the Seyyid Barghash-bin-Said, Sultan of Zanzibar, Nâsir-bin-Said-bin-Abdalla;

Who, after having communicated to each other their respective full powers, have agreed upon and concluded the following Articles:—

#### ARTICLE I.

The presence on board of a vessel of domestic slaves in attendance on or in discharge of the legitimate business of their masters, or of slaves *bonâ fide* employed in the navigation of the vessel, shall in no case of itself justify the seizure and condemnation of the vessel, provided that such slaves are not detained on board against their will. If any such slaves are detained on board against their will they shall be freed, but the vessel shall, nevertheless, not on that account alone be condemned.

#### ARTICLE II.

All vessels found conveying slaves (other than domestic slaves in attendance on or in the discharge of the legitimate business of their masters, or slaves *bonâ fide* employed in the navigation of the vessels) to or from any part of His Highness' dominions, or of any foreign country, whether such slaves be destined for sale or not, shall be deemed guilty of carrying on the Slave Trade, and may be seized by any of Her Majesty's ships of war and condemned by any British Court exercising Admiralty jurisdiction,

#### ARTICLE III.

The present Treaty shall be ratified, and the ratifications shall be exchanged at Zanzibar as soon as possible.\*

In witness whereof the respective Plenipotentiaries have signed the same, and have affixed thereto their seals.

\* The Sultan of Zanzibar's Ratification is attached to the original Treaty. That of Her Majesty was delivered to the Sultan in Zanzibar, September 20, 1875.



Done at London, the fourteenth day of July, in the year of Grace one thousand eight hundred and seventy-five.

(L.S.)

DERBY.

(L.S.)

NASIR-BIN-SAID-ABDALLAH.

This is ratified.

(L.S.)

BARGHASH-BIN-SAID.

No. 81.

*Acting Consul-General Smith to the Earl of Derby.—(Received August 24.)*

My Lord,

*Zanzibar, July 15, 1875.*

I HAVE the honour to forward, for your Lordship's information, a copy of a Decree of Restitution (with necessary documents), passed by me in the case of a dhow named "Towa-Towa," which was captured by the boats of Her Majesty's ship "Thetis," on the night of the 13th instant.

The original evidence of the slave on board the dhow in question, which led to the detention of the dhow by the officer in charge of the boats, completely broke down under cross-examination; and there was no proof whatever that the dhow was engaged in the Slave Trade.

The circumstances attending the case, however, were of a suspicious nature; and with the evidence of the slave-boy on board were, in my opinion, quite sufficient to warrant the apprehension of the dhow. I therefore awarded no compensation to the nakoda or owner, who, with the passengers, suffered but only slight inconvenience, and merely condemned the seizers in the costs of the trial.

I have, &c.

(Signed)

C. B. EUAN SMITH.

Inclosure in No. 81.

*Case No. 20 of 1875.*

*Decree.*

In the Court of Her Britannic Majesty's Consul-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against an Arab dhow named "Tua-Tua," whereof Baraka is master, and Abdulla bin Saleh owner, her tackle, furniture, and apparel; and also against 1 male slave named Rehan, seized as liable to forfeiture by Lieutenant W. P. A. Ogle, in command of two boats of Her Majesty's ship "Thetis," before me, C. B. Euan Smith, Esq., Judge in Her Britannic Majesty's Consular Court at Zanzibar, on the 15th day of July, 1875.

APPEARED personally the said Walter Percival Acton Ogle, and produced the sworn declaration hereunto annexed, which set out the circumstances under which the above-mentioned dhow, of the dimensions specified in the annexed certificate of admeasurement, was seized off Manga Pani, in the Island of Zanzibar, on the 13th day of July, 1875, by the officer above-named. I, the said Judge, having heard the evidence, and examined witnesses on both sides, having found no proof that the said dhow was engaged in the illegal Slave Trade, do adjudge the same to be free of the above charge; and do order her to be restored to her owner, and the said Rehan to be released, condemning the seizers in the costs of this suit; but acquitting them of all blame, and of any damages or compensation that may arise by reason of the said seizure.

In witness whereof I have signed this Decree, and caused my seal of office to be affixed thereto, this 13th day of July, 1875.

(Signed)

C. B. EUAN SMITH,

*Her Majesty's Officiating Consul-General and Judge.*

*Acting Consul-General Smith to the Earl of Derby.—(Received August 24.)*

My Lord,

Zanzibar, July 26, 1875.

ONE of the objects which I had in view in visiting Mombasa was to ascertain the nature of the accommodation that would be provided for any liberated slaves that might be sent there in accordance with the application of the missionary establishments at that place; and I have now the honour to report to your Lordship the information that I have gained on this point.

2. As your Lordship is aware, there are two missionary societies which have establishments at Mombasa, the one being that of the Church Missionary Society, under the charge of the Rev. W. S. Price, the other that of the United Free Methodist Mission, under the Rev. Thos. Wakefield.

3. The head quarters of the latter establishment are at Ribé, a hill station distant some twelve miles from Mombasa. In the town or its immediate neighbourhood this mission has no place for the accommodation or reception of slaves. Mr. Wakefield is seriously broken down in health, and is merely awaiting the arrival of a gentleman to replace him, to leave for England, and this gentleman, in addition to being quite new to the country and the work, will for some time at least be the sole European resident on the mission establishment. Under these circumstances, I think it would be unadvisable at present to send any liberated slaves to the United Free Methodist Mission. It is, however, very different with the establishment of the Church Missionary Society.

4. This Society's operations at Mombasa have now the advantage of being conducted by the Rev. W. S. Price, a gentleman of great and varied experience in similar work in India, under whose superintendence preparations for future work are now being made on a most extensive scale. In addition to the large estate which the Society has for some years held at Rabbai, Mr. Price, about two months ago, became the possessor of a fine and salubrious plot of land, some 2,000 acres in extent, situated on the mainland at the head of the harbour of Mombasa, and about a mile distant from the town, which is in every way most admirably suited for the purposes of the mission. The land, after much opposition on the part of the Governor of Mombasa, was purchased from Arab owners for a moderate price, and should in time become an unusually valuable property. It would be impossible to find a better situation. Directly facing the entrance to the harbour of Mombasa, it overhangs at a considerable eminence the broad and deep creek that runs up for many miles inland, and to which the ground slopes gently down, affording facilities for a complete system of drainage. The whole property is wooded with fine mango trees, and is open on every side to the sea breeze; there are no mangrove or other fever-breeding swamps anywhere in the vicinity, and the soil is believed to be of great fertility. In addition, there is a large well on the estate, apparently dating from the time of the Portuguese occupation, and which has been long known as the Banyan Well, where the slave caravans used to rest for the night, while the general ferry from the Island of Mombasa to the mainland lands its passengers upon the estate itself, which, up to the present, has been traversed by one of the most frequented routes from and to Mombasa. The stoppage of this route to slave caravans and the deprivation of the well will give another, if an unimportant, check to the northern slave land traffic. The estate has been named "Frere Town," after Sir Bartle Frere.

5. Mr. Price has been in possession of this estate for but two months, but he has already carried out great improvements, and has made preparations to receive any number of slaves up to 200. The ground has been cleared over the greater portion of the estate; a broad road, well metalled for the greater part, has been constructed round the entire property; three large and well-ventilated walled sheds have been erected, workshops and huts are springing up in every direction; and a good garden has been constructed which already produces vegetables in variety, among which the potato appears to flourish in marked contrast to the ill-success that has attended every effort to cultivate this vegetable at Zanzibar.

6. The demand for labour that has been caused by these works has given employment to a great number of the inhabitants of Mombasa, and I was glad to find that, in addition to the popularity consequent on the regular and constant employment and payment thus afforded, both the Arabs and native inhabitants looked upon the residence of these missionary gentlemen among them as a great boon, and highly valued the advice and assistance which is at all times most willingly afforded. This feeling of gratitude has been much increased by the valuable services of Dr. Forster, a medical



gentleman who joined the Church Missionary Society here some few weeks ago, and who is unceasing in his endeavours to alleviate the many diseases common here. Both the Governor and the Arab Chiefs expressed to me their sense of his goodness and of their wonder at the kindness which supplied both advice and medicine free of cost. The Governor is also in the habit of consulting Mr. Price on any subject of difficulty, which is another proof of mutual confidence and good feeling.

7. Inclosed with this I have the honour to forward, for your Lordship's information, a copy of a letter sent by me to Mr. Price, by which it will be seen that the Church Mission Establishment, when fully completed, will be on a very large scale, and this, I believe only intended as being a base for further operations in the interior of which the station at Rabbai will be the first stage. With the exception of the French Mission at Bagamoyo, no attempt at an establishment of this magnitude has ever been made upon the mainland of the East Coast of Africa up to the present time, and its ultimate success is a matter of the greatest interest. The skilled artificers and workmen with which the Mission is so liberally provided will furnish that most important practical element in the treatment of liberated slaves which has hitherto so often been overlooked; and while every guarantee is afforded that education will not be disregarded, the slave will be taught the duty of earning his own livelihood, as well as shown the way in which to do so in the most advantageous manner. A nucleus of civilization established in this way at so important a spot as Mombasa cannot fail to be productive of the best and most wide-spread effects.

8. Mr. Price was kind enough to take me all over the estate, and to explain to me all his plans, while I was at Mombasa. I was so satisfied with everything I saw and heard, and so impressed with the excellence of the guarantee thereby given that all possible means that experience and kindness could suggest would be employed to make the best use of any liberated slaves that may be for the future entrusted to the care of the Church Missionary Society, that I informed Mr. Price that I would send him the next batch of captured slaves that might be liberated by me, and that I would endeavour to have the supply kept up from time to time as circumstances afforded, while I should be happy at all times to assist him in every way in my power.

9. It appears to me that Mr. Price has initiated a new state of things in this part of Africa, and if the scheme is but carried out with the energy and tact with which it has been commenced, it cannot fail to be a success, from a practical as well as from a humane and Christian point of view.

10. I hope my proceedings will meet with your Lordship's approval.

I have, &c.

(Signed) C. B. EUAN SMITH.

Inclosure 1 in No. 82.

*The Rev. W. S. Price to Acting Consul-General Smith.*

Sir,

Mombasa, July 16, 1875.

I HAVE the honour, in reply to your letter dated June 24, to say:—

1. That whilst we should prefer to take charge of freed slaves who are of a teachable age, we are quite prepared to take them as they come, of any age and sex.

2. My arrangements are now so far complete that I could at once accommodate 200 slaves, and I have plenty of building materials in hand, so that on the shortest notice I could provide for any number that may be made over to us within the next twelve months.

3. I have at present three large bandas (or sheds) ready, in which to receive and accommodate men, women, and children, separately. As they come into our hands, small Swahili huts will be put up for adults, men and women. We hope soon to have permanent buildings—dormitories, schools, &c.—for any freed children that may be sent to us. There is plenty of all kinds of work going on, and our endeavour will be to lead the adults gradually to rely upon themselves, and to earn their living either as cultivators or labourers. For those not too old to learn, some education will be provided, and they will have the opportunity of acquiring a knowledge of some branch of industry. We have on our working staff an experienced medical man, a first-class naval engineer, two European mechanics, four skilled artisans from Bombay, besides about twenty Swahili carpenters and masons (the best we can get), and a number of freed Africans trained in India.

4. I have as yet no freed slaves under my care, except about eighty who were trained by me in the African Asylum at Sharanpore. They are all actively employed and doing well, some as cultivators at Rabbai, some as mechanics, and a few as house-servants.



5. Provided slaves are made over to my care by the British Consul, I apprehend no difficulty as to their safety; they would at once be located on our own colony at "Frere Town," about a mile from Mombasa, where there is not, I think, any fear of their being interfered with. If, however, we had a resident Vice-Consul, and authority to hoist the British flag, it would no doubt afford additional security.

I have, &c.  
(Signed) W. S. PRICE,  
*Secretary to the East African Mission.*

## No. 83.

*Acting Consul-General Smith to the Earl of Derby.—(Received August 24.)*

My Lord, Zanzibar, July 26, 1875.

IN continuation of my letter to your Lordship's address dated 26th July,\* I have the honour to bring to your Lordship's notice the extreme advisability of appointing a Vice-Consul at Mombasa, who should protect British interests and watch over the Slave Trade.

I have reported in another despatch to your Lordship's address, that slave-holding, or complicity in the Slave Trade, has for the present at least been almost completely put a stop to among the British Indian community at Mombasa, the rigorous measures pursued by Dr Kirk and Captain Prideaux having induced a wholesome fear of consequences in this respect. It is very desirable, however, that this state of things should be rendered permanent, and this would be insured by the presence of a Resident Vice-Consul. The British community, now over 300 in number, most earnestly desire the presence of a Consular Officer, and believe that that would go far to resuscitate the trade of the port, which, owing to the increased heavy taxes imposed by the Sultan on his Arab subjects for the export of all produce, and from other reasons, is now in a very languishing and depressed condition.

Another advantage would be found in the protection and support that the presence of a Vice-Consul would afford to the Missionary station at Mombasa and in the vicinity, and especially to the large establishment which is now in the course of development under the superintendence of Mr. Price, and which will very appreciably increase the number of European and native British subjects resident at Mombasa.

A great check would also be placed on the slave traffic, which is, I am afraid, now most extensively carried on by land, and of which an important branch passing through the vicinity of Mombasa to the north would necessarily come under the Vice-Consul's cognizance, and concerning which I have reported fully to your Lordship in another despatch.

I am the more anxious to bring this matter to your Lordship's notice with as little delay as possible as Dr. Forster, a medical gentleman who has lately joined the Church Missionary Society at Mombasa, has expressed his willingness to undertake the duties of Vice-Consul without any payment. Dr. Forster seemed to be in every way well fitted for the post, and although he had been but a short time in the Island he had succeeded in gaining very considerable influence with the native community.

I have, &c.  
(Signed) C. B. EUAN SMITH.

## No. 84.

*Acting Consul-General Smith to the Earl of Derby.—(Received August 24.)*

(Extract.) Zanzibar, July 26, 1875.

PREVIOUS despatches on the subject of the rebel Akida Mahomed bin Abdoolah at Mombasa have made your Lordship aware of the guarantee to life and property passed by Captain Prideaux to that Chief and to his followers on the occasion of his surrender, and Dr. Kirk has but lately kept your Lordship informed of the steps that have been taken in furtherance of that guarantee. The rebel Chief, on being deported from the Island of Pemba to Makulia, immediately previous to the Sultan's departure for England, was permitted to leave two Arab agents, chosen from his retainers, one to

\* No. 82.

watch over his interests in Pemba, while another was dispatched to Mombasa with one of the Consular peons named Ali bin Said to realize his property there. He also appointed a Khojah British Indian subject, named Lakha Kanji, at Zanzibar to receive money for him and settle with his creditors.

2. The Agent Salim bin Mobarak left for Mombasa with the Consular peon shortly after my arrival at Zanzibar, and it was not long before I commenced to receive native letters representing that he was carrying things with a high hand at Mombasa, which news was confirmed by information forwarded by the Reverend Mr. Price, that a very bad feeling was springing up among the Arab and Swahili population, owing to the unjust claims made upon them by Akida's agent, and the unfair manner in which they were pressed contrary to Arab law and the decisions of the Kazi.

3. This news, and the wish to inspect the arrangements made by the Missionary Stations at Mombasa for the reception of liberated slaves, made me desirous of proceeding to Mombasa myself, and on my representing this to his Excellency Rear-Admiral Macdonald, he was kind enough to place Her Majesty's ship "Nassau" at my disposal, with instructions to call at any place that I might think desirable, as I had expressed a wish to visit the ports on the Island of Pemba, between which and the mainland a somewhat active Slave Trade is being carried on at the present moment.

4. I accordingly left Zanzibar in Her Majesty's ship "Nassau" at 12 noon on the 16th instant, and arrived at Mombasa early on the morning of the 17th instant.

5. Shortly after my arrival, the Wali or Governor came on board and paid me a visit, at the same time announcing his intention of saluting the Consular flag with 13 guns, which was accordingly done on the occasion of my return visit to the Wali the same afternoon. I may mention here that heavy rain fell the whole time of our stay at Mombasa, completely frustrating a new survey of the harbour which Captain Gray and the officers of Her Majesty's ship "Nassau" commenced on the morning of our arrival but were unable to proceed with. On the first day  $2\frac{1}{2}$  inches of rain fell, and each succeeding day there was a downpour of more than  $1\frac{1}{2}$  inch.

6. On the Sunday, I had intended to visit the fort quietly with some other officers, the Governor having expressed his willingness that I should inspect the whole of the fort; but on my landing at the Custom-house pier at 4 P.M. for that purpose, I found the Governor waiting to receive me, attended by a large following of Arab Chiefs, and with more than 1,000 armed men lining the streets and approaches to the fort. We were treated with the greatest civility, and were permitted to inspect the interior of the fort most thoroughly. The late bombardment has done great damage, and much of the outer wall on the sea face has been completely knocked to pieces by shell. No attempt has been made at repair with the exception of the powder magazine in the centre, which has been roughly rebuilt. The guys and ropes of the flagstaff which were shot away are still dangling in the air, and at every turn masses of ruined masonry meet the eye. The Governor informed me that nothing whatever would be done to the fort until the Sultan's return, and that to put it in thorough repair would cost a lakh of rupees, or 10,000*l*.

7. The next day I proceeded to inquire into the disputes concerning the claims made by Salim bin Mobarak, the Agent of the rebel Akida Mahomed bin Abdoolah. After consultation with the Wali Lakha Kanji, Salim bin Mobarak, and others, it was arranged that another Kazi should sit in the place of the one whose decisions had been called in question. The claims were gone through each day in the Baraga, and at the time of my departure, all the claims to which the principal parties were present in Mombasa, had been satisfactorily settled. Some of the debtors had paid, some had successfully pleaded poverty and complete destruction of property as set-off against their debts, and some had been imprisoned pending payment. The amount recovered in this way, however, was but small, amounting in all to 710 dollars. There are 3,634 $\frac{1}{2}$  dollars claimed from absentees in the country, which claims will be settled as the debtors return to Mombasa, according to Arab law and the method followed at my late visit. But the more valuable portion of the Akida's property is in the Island of Pemba. Such houses and land as he possessed in Mombasa I ordered to be sold, and he has three small estates at Malindi, which will also be put up to sale. But the sum total realized by these sales will not be large. An offer of 20,000 dollars for one of his estates in the Island of Pemba has already been made, but it is believed to be worth more than this. It also will be sold as soon as convenient.

8. I was not surprised to find that the Arabs who had considered the Akida's downfall as a complete release from all his claims upon them, were most unwilling to recognize the legal right by which such claims could still be enforced. This feeling found vent in a joint letter to the Governor (copy inclosed), which was forwarded by him



for my consideration. I replied to it verbally in Baraga, and pointed out to them the error they were in, in considering that the Akida was a friend under the protection of the English; that such could not be the case, inasmuch as he was a rebel against the Sultan's authority; that the guarantee to his life and property was merely given by Captain Prideaux to prevent a much greater loss to the lives and property of the inhabitants of Mombasa; that the sums now being realized would be principally devoted to the satisfaction of the damages and losses sustained by British-Indian subjects, owing to the want of proper protection from the Arab authorities, and would not be paid to the Akida himself; and finally, that in the settlement of these claims, no attempt would be made to interfere with the ordinary course prescribed by Arab law and Arab custom, as long as no injustice was committed. My statement seemed to give satisfaction, and induced, I have reason to believe, a better feeling. But I cannot but consider the feeling on the part of the Arabs as somewhat natural, as they will certainly get no compensation for the losses they have suffered, while it is also generally believed that their statement regarding the dhows is partly true, and that these seven vessels, in addition to the 500 or 600 passengers they took on board, also concealed a considerable quantity of plunder. Nothing was given up to the Sultan on arrival at Zanzibar, and many of the Akida's relatives were afterwards observed selling ornaments and other valuables at Pemba which must have been brought from Mombasa.

9. The British-Indian community at Mombasa have sent in claims against the Akida which already amount to 14,000 dollars. Until assets are available, it would, however, be premature to go into the rectitude of these claims, which are for the great part for jewels, cash, and piece-goods, that have been stolen and destroyed. I directed the two agents for the Akida and the Hindis jointly to meet together and discuss the claims, and myself ascertained the amount of damage done to their house property, which is but insignificant, as most of the houses were merely held on rent from Arab proprietors. On the realization of the Akida's property, the claims of the British-Indian subjects will be the first to be dealt with.

10. I cautioned Salim bin Mobarak severely as to his independent bearing towards the Arab authorities, which had undoubtedly caused much discontent. I would indeed have removed him altogether, were it not that he alone is acquainted with the whole of the necessary accounts, and that it would be impossible to recover a penny were he not upon the spot. He promised amendment, and the Wali was quite contented that he should remain with the Consular peon, who was also directed to report immediately, should the Akida's agent give any cause for offence.

11. With regard to slave-holding, I have the satisfaction of reporting to your Lordship that, after the most careful and searching inquiry, I came to the conclusion that the British-Indian subjects in Mombasa and its vicinity are now quite guiltless of anything of the sort. Some suspicious cases were brought before me for trial, but they all, on inquiry, fell to the ground.

12. Mombasa, being almost completely closed to sailing vessels at this season of the year, there were no dhows in the harbour, and I heard no news concerning the sea-borne Slave Trade. I ascertained that there is still a considerable demand for slaves in the Shambas on the mainland above Mombasa. The route passes through the island, coming from the ford on the mainland called Kluidini, and traversing the island, used to lead by the Banyan well, which is now on Mr. Price's estate. This, however, is discontinued, and it now goes more to the north by a place called Kisawani, which avoids this estate. Great numbers of the slaves are said to be sold in the interior for goats and cows before they reach Mombasa. When, therefore, inhabitants of Mombasa want slaves, they send their own agents direct to Kilwa for them. Several caravans of this nature had left Mombasa just before my arrival. The Agents were in each case supplied with American gold, and took no merchandize. Suspicion having fallen upon one or two Hindi subjects, as being the men who lent the money for this purpose to some of the Arab agents, I am having them watched for proof, which will not be obtainable until the return of the caravans. The price of slaves for agricultural purposes at Mombasa is from 24 to 26 dollars, and some 200 slaves are said to be sold monthly in the Island, while caravans, amounting in the aggregate to 500 monthly, pass through it. I brought to the Governor's notice information which I had received to the effect that slaves were sold openly in his Baraga, and hawked for sale about the street. He gave no denial to this, but promised that the practice should be discontinued for the future. Many slaves were seen at Mombasa, but no "majingas," or raw slaves.

13. The Mazrui are now in a state of quietude, and are said to be busily engaged in cultivation at Takanuga under Sheikh Rashid. Their chief, Mobarak, is at Gasi, near Wasin.



14. I explained to the Governor the arrangements that had been made for the reception of slave dhows and slaves captured by our cruisers, which could not be sent into Zanzibar, and for which, if they were brought to Mombasa, he would be responsible, on which he signified his willingness to help our naval officers in every way.

15. I was surprised to find the brother of the Sultan of Johanna at Mombasa. He had been turned out of Johanna for intriguing, and on his way north had been driven into Mombasa by stress of weather, where he would be detained for repairs to the vessel for three months, in addition to the two he had already spent on the island. He was on his way to Muscat and Baghdad, and did not appear to contemplate an early return to his brother's island, where he had left his wives and family.

16. Having finished all my work at Mombasa, and having, as I believe, been successful in allaying the angry feelings that were very prevalent on my arrival, I sailed in Her Majesty's ship "Nassau" for the Island of Pemba, at 4.30 p.m. on the evening of Wednesday, the 21st instant.

Farewell visits were exchanged between the Wali and myself previous to departure, and I had an opportunity of thanking him for the extreme courtesy and marked civility evinced by the conduct of himself and his subordinates towards myself and the officers of Her Majesty's ship "Nassau."

17. The health of the town at the time of my visit was very good, though the excessive rain was described as being quite unusual.

18. My proceedings at Pemba have been made the subject of a separate despatch.

19. I trust your Lordship will approve of my proceedings at Mombasa.

---

Inclosure in No. 84.

*Letter from the Shoyoobeh of the People of Mombasa.*

(Translation.)

(After compliments.)

THE following Address is from the people of Mombasa to Sayed Ali-bin-Nasur Ilboo Sayidi. With regard to those who came on behalf of Mohamed-bin-Abdoolah, namely, Salim-bin-Mobarak Hathrami; and on the part of the English Consul, Ali-bin-Hasan:—

They have claims against the people of Mombasa. The said Agent, Salim-bin-Mobarak Hathrami wishes to press these claims in a manner contrary to the law which is laid upon us. Now we are praying God and you that we may not be dealt with except according to law. We are only subjects, and do not know what passed between Mohamed-bin-Abdoolah and our master. We have committed no fault, for we are poor subjects. Our houses were burnt, our property was stolen, our men were killed violently and wrongly. The number of the houses which are burnt is 1,000; money, ornaments, furniture, grain, to the value of one lakh, were lost and destroyed. The law will take no notice of what they have done; and then Mohamed-bin-Abdoolah, after having been taken under the English protection when his departure was near, took away our property in seven vessels to Pemba. On seeing this we went on board to the English Consul, and we spoke to him, and he agreed that Mohamed-bin-Abdoolah should not take our property, and the reply of the Consul was that all our property was to be taken to Sayed Burgash, and that he had the power to deal with it. With regard to the written deeds which have been brought forward by them (the two Agents), most of them had been paid by us, but without our taking a receipt; whenever we asked for a receipt, he refused to give one, for at that time he was as a King—we could not force him. Some obtained receipts after payment, but the receipts were burnt in our houses; and concerning some claims, we brought witness, but Salim objects. How can this be, that we should pay them whether lawful or unlawful. We beg you to see what is right, and to tell our King and the Consul.

Dated 27th Jemad al Akhr, 1292.

---

No. 85.

*Acting Consul-General Smith to the Earl of Derby.—(Received August 24.)*

My Lord,

Zanzibar, July 31, 1875.

I HAVE to report, for your Lordship's information, that at the date of the departure of the present mail everything is quiet within the dominions of His Highness the Sultan of Zanzibar.

2. News of His Highness's visit to England have been eagerly discussed among the Arab authorities here, and a feeling of great satisfaction is expressed at His Highness's reception and the account of his proceedings.

3. Intelligence reached Zanzibar by this mail that Syed Hamed bin Salim bin Sultan, a nephew of Syed Sayid, and cousin and brother-in-law of Syed Burgash, had died at Muscat. It was supposed that he had met his death by poison, administered by his slaves and concubines. There has been no public mourning observed by the authorities here, nor has the Arab flag been lowered to half mast.

4. Several large Arab caravans have arrived on the coast from Unyanyembe, having been two months on their journey from that place. They have brought down over 2,000 frasilahs of ivory, but there is no sale for it at present, owing to the reduction in price, which is now as low as 80 dollars per frasilah for the best ivory.

With them has returned Amir bin Sultan, who was sent up by His Highness Syed Burgash with a reinforcement of soldiers to the assistance of the Arabs at Unyamwezi against Mirambo. This man, however, quarrelled with the Arab Chiefs at Unyanyembe, and, after losing the greater number of his men by sickness, has now returned. The Sultan, as your Lordship is aware, announced his intention of giving no more help to the Unyanyembe Arabs, and indeed of having nothing more to do with them. But they sent down to pray him not to do this, and still acknowledge his authority at Unyanyembe, though they get no assistance from Zanzibar. Mirambo, having disappeared for some time, was believed to be dead, but has now come to light again. Caravans pass by his fort Boma, and through his country into Karagwé, without the slightest molestation, or without any taxes being demanded; and Mirambo has now announced his intention of not interfering with the Arabs in any way until the return of the caravan which he sent down with ivory as a present to the Sultan of Zanzibar, which the Sultan refused to accept, but sold and sent the proceeds back to Mirambo. At the latest date this caravan had not reached Unyanyembe on its return journey.

It is stated that one caravan of 1,500 raw slaves had reached Unyanyembe from the interior, principally from the Manyema country, and all belonging to one man.

All was quiet at Unyanyembe.

From Madagascar and Nossi Bé there is news that the small-pox is increasing in virulence. There are from thirteen to fifteen deaths a day, and in Madagascar the roads are cleared by authority, and all traffic of any sort is suspended. The extreme mortality among the slaves is causing the greatest anxiety to the planters at Nossi Bé and Mayotte, whose estates are rapidly perishing for want of labour, and they consulted Captain Hansard as to the possibility of their obtaining paid labour from the mainland. The "Flying Fish" has been ordered from here to the Seychelles and Tamatave, thus leaving the east coast with one active cruiser, Her Majesty's ship "Thetis" (exclusive of the boats of Her Majesty's ship "London"), to conduct operations against the Slave Trade.

Quarantine is established at Mayotte, Nossi Bé, and Johanna.

The health of this place is now good, but there has been a heavy downfall of rain for almost every day up to the 20th instant, which is described as quite unusual, and which gave rise to much low fever.

I have, &amp;c.

(Signed)

C. B. EUAN SMITH.

No. 86.

*Acting Consul-General Smith to the Earl of Derby.—(Received August 24.)*

My Lord,

Zanzibar, July 31, 1875.

IN continuation of my despatch of the 26th instant,\* I have the honour to report, for your Lordship's information, that, leaving Mombasa at 4.30 P.M. on the afternoon of the 21st instant, I reached the harbour of Chak Chak; the principal village of Pemba at 6 P.M. the next day. We had anticipated that we should have reached Chak

\* No. 84.



Chak early in the morning, but the "Nassau," being insufficiently provided with steam-power, could make but little headway against the very strong current which she met with immediately on clearing Mombasa, and which ran with such force that, at 6 next morning, or after more than twelve hours steaming, it was found that we had made but little over twenty-six miles. Our anchorage at Chak Chak, which was much nearer the town than any steamer had hitherto ever attempted to go, was still some four miles distant, and, at the late hour at which we arrived, nothing could be done. I therefore sent off my dragoon and clerk to inform the Governor that I wished to visit the town early the next morning, and myself remained on board ship.

2. The town of Chak Chak is very prettily situated at the head of a creek, which, leaving a magnificent land-locked eight-fathom bay, winds in and out among mangrove bushes for some one and three-quarter miles before it reaches the town, and of which the intricacies render the services of a guide very necessary to a stranger. This creek, which at high tide gives from 7 to 8 feet at the landing-place at Chak Chak, dries at low water to a distance of one and three-quarter miles from the town, leaving an unwholesome expanse of noisome black mud, which is unhealthy to the last degree, and which naturally renders the approach to the town, except at high tide, a somewhat serious undertaking; but at high tide there is no difficulty whatever. The town, to which the ascent is very steep and slippery, is built on the high land, which rises abruptly from the borders of the creek to a height of some 400 feet, and completely overlooks the vast belt of mangrove swamp by which it is encircled, and which make it so notoriously unhealthy. The principal objects of interest in it are its old and now dilapidated fort, built some hundred years ago by the Mazorias, its broad and airy streets, and the magnificent trees and foliage in which it is embosomed. The fort boasts some dilapidated guns, brought over by Sayid Sayid, which fired an occasional salute on my landing, extending over a period of half-an-hour, and which was only brought to a conclusion by the dismounting of the guns, or the expenditure of the whole available stock of powder.

3. The tide serving most conveniently, Captain Gray and myself left Her Majesty's ship "Nassau" at daybreak on the morning of the 23rd instant, and proceeded in the steam-cutter right up to the landing-place at Chak Chak, being guided by an Arab sent down for that purpose, and experiencing no difficulty whatever in our passage. As it is over thirty years since a British Consul visited Chak Chak, my reported arrival had occasioned the greatest excitement, and I found the entire population, headed by the Governor, the Arab Chiefs, and the heads of the Indian community, drawn up to await our arrival at the landing-place. Their excitement was increased by the appearance of the steam-cutter, as to the present time no boat of such a size had ever ventured so far up the creek; and they seemed to look upon it as a symbol that their long-fancied seclusion was to be done away with.

4. We were received with the greatest civility possible. The Governor is an Arab named Hamed-bin-Said bin Jumah bin Muftah. He is believed to be really anxious to assist the Sultan in carrying out his new anti-Slave Trade policy; but, as Captain Prideaux observes, he is a man raised from a low position, and has, therefore, but little power at present, the chief influence being vested in the hands of the principal Radi, an old man of the sect of the Ibathias called Rhalfan-bin-Hakim, who showed us also the greatest civility. We found that rooms had been prepared for us in the Governor's house, to which we were at once conducted.

After the usual compliments had passed, I sent for the heads of the different classes of the Indian community, and addressed them on the subject of slave-holding. I told them what had been done by Dr. Kirk on the mainland in the way of freeing slaves, explained the penalties to which they rendered themselves liable by slave-holding, and finally summoned them to declare all the slaves in their possession.

At first these men were in a great state of consternation and alarm. They pleaded the long absence of any Consul as a reason for their ignorance of the law. I told them if they instantly declared their slaves they would escape punishment, and left them an hour to think over the matter.

At the expiration of that period they came forward and said they had determined to free all their slaves, the head man of the Bohras leading off by producing eighteen slaves, which were instantly freed. The whole of that day I was busily engaged in making out the necessary papers for the freed slaves; and at nightfall the work in Chak Chak itself was not only unfinished, but the Indians themselves begged that I would remain another day, so as to give time for their relations and friends to come in with their slaves from the more distant shambas, to which messengers had been sent to summon them to Chak Chak. I therefore requested Captain Gray to remain another day, to which that officer kindly agreed.



All next day I was engaged in the same work. Slaves were brought in from far distant parts of the island, and the Indians seemed really desirous to assist in having the work done thoroughly. Late on the afternoon of the 24th instant we came to the end of the slaves that had been brought into Pemba to be freed, and I had the satisfaction of knowing that I had given papers of freedom to 213 slaves in all. Of this total number the details are as follow :—

Banyans held no slaves at all.					
Khojahs freed	..	..	..	..	45 slaves.
Borhas	„	..	..	..	156 „
Memnon	„	..	..	..	12 „
Total					213 slaves.

Of which there were 84 men, 113 women, 8 boys, and 7 girls; among whom there were no mjingas, or raw slaves.

With the exception of three men and 6 women the whole of these slaves elected to remain with their former masters, it being carefully explained to them that they had a right to demand pay for their services. The slaves appeared to be in unexceptionably good condition, and, as will be seen by the numbers given, a large majority were women, concubines of the Indians, with whom they had lived for years, and whom, except in rare instances, they did not wish to leave.

All the slaves, with the exception of forty-two, who were in the distant shambas or sent on other business, appeared before me personally, and had the conditions of freedom fully explained to them. Every measure was taken for the protection of the newly-freed slaves. The free papers for those that were absent were entrusted to the Custom master for personal delivery. Lists of the freed slaves were also left with him, and he was directed to report any case in which they should be ill-treated or of any attempt to make away with the freedom papers, which the slaves showed a keen desire to possess. The whole measure was indeed carried out most satisfactorily, and without my having to inflict a single punishment, and as has been experienced elsewhere, the Indians generally showed a feeling of extreme satisfaction that the freedom of their slaves had been forced upon them, and that they had at least relieved themselves from their liabilities to heavy punishment, under which they had so long been labouring.

It being notified to me that there were several British-Indian subjects in the north of the island who had been unable to reach Chak Chak before my departure, I had it proclaimed throughout the island that up to a certain date any British subjects coming to Zanzibar from Pemba, and declaring his slaves at the Consulate there, would come under the same category as those British subjects who had been dealt with so leniently at Pemba.

I have no doubt, in view of the great willingness exhibited on all sides to help me to carry out the work of freedom thoroughly (it being done in open Court, when I had an opportunity of watching the demeanour of the natives), that this Proclamation will have the desired effect; and I hope to have the pleasure of reporting to your Lordship that before long there is no single case of a British subject holding slaves in Pemba. After the Indians had once commenced to free their slaves, there was no instance of attempted concealment of slaves: had there been so, the many agents I had on the look out would certainly have known it; but I believe that without an exception the British-Indian subjects had made up their minds to act with *bona fides*. The total value of the slaves released represents a sum of 5,982 dollars, which is necessarily lost to the Indian slave-holders.

The work entailed in the preparation of all the papers and lists of freedom was very heavy, and I merely mention this to bring to your Lordship's notice the great assistance I received from Captain Gray of Her Majesty's ship "Nassau," who worked as my assistant for the two days; without his help I could never have got the business finished in the time allotted, and my best thanks are most certainly due to him.

I have before represented to your Lordship that a very considerable Slave Trade is carried on between Pemba and the mainland. It is calculated that at least 1,000 slaves are imported and sold each month in Pemba, notwithstanding the exertions of our cruisers; the demand for slaves being very great, owing to the profits obtainable from clove cultivation.

I impressed upon the Governor the necessity of greater vigilance on his part in the apprehension of the slave-dealers, and especially with regard to the system of lighting bonfires all along the island coastline, by which the slave-dealers make known the movements of our cruisers and frustrate their efforts. I had a good opportunity of

doing this from the fact that while we were at Chak Chak, two immense bonfires were lighted each night on the headlands near our anchorage. The Governor promised to put a stop to this system of watch fires, which, however, he said he had never heard of before. Should he be successful in so doing, it will render slave running very much more difficult. He showed every desire to carry out my suggestions, but begged for support from Zanzibar, concerning which I shall take an early opportunity of speaking to the Regent.

The suitability of Chak Chak as a depôt for the reception of slave dhows captured by our cruisers pending adjudication at Zanzibar received my attention; but on this subject, which has an important bearing on the action of our cruising boats in the Pemba Channel, I shall have the honour of addressing your Lordship after conferring with his Excellency Rear-Admiral Macdonald.

Clove estates in Pemba are daily increasing in value. The out-turn of the crop expected this year is about 80,000 frasilahs of 35 lbs. each against 82,000 last year. The price of cloves without duty being about  $4\frac{1}{4}$  dollars per frasilah. The product of the Arabs' estates is generally mortgaged to Indian dealers, who largely advance money for the cultivation of the estates; and I cautioned the Indians against the danger of advancing money for the purchase of slaves. They have, I think, been thoroughly alarmed at the danger they have escaped, and for some time, at least, will not care to put themselves in a similar position. And I would add that I found no cases of Indians holding slaves on mortgage or as security, against which they were especially warned.

I finally left Chak Chak on the evening of the 24th instant, amid manifestations of the greatest goodwill on the part of the Arab authorities and our British-Indian subjects, by whom I was conducted to the boats. They were loud in their protestations of gratitude for the good that had been conferred upon them by a Consular visit, and begged that it might not be long before the visit should be repeated.

I arrived in Zanzibar on the morning of the 25th instant, and resumed my duties at the Agency.

In reporting my return to his Excellency Rear-Admiral Macdonald, I requested his Excellency to be kind enough to convey to Captain Gray and the officers of Her Majesty's ship "Nassau," my cordial thanks for the ready assistance they rendered me on all occasions.

I trust that your Lordship will approve of my proceedings at Pemba, and the course I took, in accordance with Dr. Kirk's procedure elsewhere, in awarding no punishment to our slave-holding Indian subjects, who voluntarily came forward. Had I commenced by punishment, I might have convicted a few culprits, but the great majority, who were at a distance, would have infallibly escaped detection for the time, and the slaves freed would have been but few in comparison to the general liberation that has now taken place, while discontent and intrigue would have taken the place of the general good feeling which I left behind me.

I have, &c.  
(Signed) C. B. EUAN SMITH.

No. 87.

*Acting Consul-General Smith to the Earl of Derby.—(Received August 24.*

(Extract.)

*Zanzibar, July 31, 1875.*

WITH reference to a despatch which has been forwarded through this Consulate-General under flying seal to your Lordship from Captain Elton, Her Britannic Majesty's Consul at Mozambique, and especially with reference to its inclosure to my address, I have the honour to inform your Lordship that on receipt of the news of the murder of Sheik Abderrahman of Mosembe I lost no time in sending a copy of Captain Elton's letter to his Excellency Rear-Admiral Macdonald, with a request that, should he think fit, he would send one of Her Majesty's ships-of-war to Mozambique with as little delay as possible.

2. His Excellency has agreed with me in looking upon the state of affairs which has arisen at Mozambique in consequence of this murder as being likely to exercise considerable importance upon the Slave Trade policy in the Mozambique channel and its vicinity, and after having given me the advantage of consulting with him, has directed Her Majesty's ship "Thetis" to proceed to Mozambique without delay. His Excellency was of opinion, in which opinion I concur, that were he to have proceeded there himself in the flag-ship, his presence would have given undue importance to the revolt which is



causing the Portuguese authorities so much anxiety. The "Thetis" will be amply sufficient to give Consul Elton and the Portuguese authorities all the support they require and to encourage the latter to act with vigour in the punishment of the parties implicated in this murder, which I concur with the Governor-General of Mozambique in considering as a first blow struck against the party favourable to the abolition of the Slave Trade in the Portuguese dominions.

No. 88.

*Mr. Lister to Acting Consul-General Smith.*

Sir, *Foreign Office, September 14, 1875.*

I AM directed by the Earl of Derby to express to you his approval of your proceedings on your recent visit to Mombasa, as reported in your despatch of the 26th of July.

The photograph of the inscriptions on the Mombasa Fort, which was contained therein, has been forwarded to the Royal Geographical Society.

I am, &c.  
(Signed) T. V. LISTER.

No. 89.

*Mr. Lister to Acting Consul-General Smith.*

Sir, *Foreign Office, September 14, 1875.*

I AM directed by the Earl of Derby to express to you his approval of your proceedings on the occasion of your recent visit to the Island of Pemba, as reported in your despatch of the 31st of July.

I am, &c.  
(Signed) T. V. LISTER.

No. 90.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord, *Zanzibar, August 7, 1875.*

I HAVE the honour to forward to your Lordship copy of a Decree of Condemnation with necessary documents, passed by me in the Vice-Admiralty jurisdiction of the British Consular Court here in the case of a dhow named the "Tende," captured by the boats of Her Majesty's ship "Thetis" on the 25th July, 1875. From the evidence sworn to in Court it was proved that, early on the morning of the 25th July Lieutenant Ogle, who was cruising on the north-west end of Pemba Island, observed a Matape dhow making out from the land, which, on seeing the English boats, at once headed for the shore, paying no attention to a shot that was fired across her bows as a summons to stop. On our boats coming within hailing distance the crew—six in number—jumped overboard and swam a-shore. The Matape being then taken in tow by our boats, was found to be in a nearly waterlogged state and sank shortly afterwards in shoal water. Three bags of cooked slave food and a large bag of slave irons were found on board her, and on Lieutenant Ogle landing on the island he found two raw slaves hidden in the bush close to the beach, one of whom, a female, had irons lying by her side. Neither of the two slaves could speak Swahili or any language intelligible to the interpreters at the disposal of the Court, and Lieutenant Ogle heard upon the island that they were members of a gang of thirty raw slaves which had landed the night before and from which they had managed to make their escape. The dhow was found to be so rotten as to be quite unseaworthy and was in consequence burnt. In this instance the case against the dhow was clear, and I passed a Decree of Condemnation accordingly.

I have, &c.  
(Signed) C. B. EUAN SMITH.



Inclosure in No. 90.

Case No. 24 of 1875.

---

Decree.

In the Court of Her Majesty's Consulate-General, at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a dhow named "Tende;" master and owner, Kombo; her tackle, furniture, and apparel; and also against one male and one female, slaves seized as liable to forfeiture by Lieutenant Walter P. A. Ogle, when in command of the boats of Her Majesty's ship "Thetis," before C. B. Euan Smith, Esq., Judge in Her Majesty's Consular Court at Zanzibar, on the 3rd day of August, 1875.

APPEARED personally the said W. P. A. Ogle, and produced the sworn declaration hereunto annexed setting out the circumstances under which the above-mentioned dhow of the dimensions specified in the annexed certificate of admeasurement was seized off the north-west end of Pemba on 25th day of July, 1875, by the said officer. I, the said Judge, having heard the evidence and examined witnesses produced by the seizors, and in the absence of any one appearing for the defence, having found sufficient proof that the said vessel at the time of her capture was engaged in the illegal Slave Trade, do adjudge the same, with her tackle, apparel, and furniture, and the said two slaves, to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen and do condemn the same accordingly, at the same time approving of the destruction of the vessel by the seizors, which was, under the circumstances, inevitable.

In testimony whereof I have signed the present Decree and have caused my Seal of Office to be affixed thereto this 3rd day of August, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Officiating Political Agent, Consul-General, and Judge.*

---

No. 91.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

Zanzibar, August 14, 1875.

IN continuation of my letter dated the 28th June last, to your Lordship's address, I have the honour to report further proceedings in the case of Jetha Nanji.

2. After a long inquiry, which was considerably protracted in consequence of repeated adjournments to ensure the presence of necessary witnesses, the trial of Jaita Nanji was concluded on the 3rd August, 1875.

3. The guilty connection of the prisoner with the Slave Trade was clearly proved. He had for many months been labouring under the suspicion of being intimately connected with a notorious up-country slave-dealer, and the fact was clearly brought home to him that he had regularly supplied this man named Kibana with funds for the fitting out of his caravans with a guilty knowledge of the purpose to which such funds would be applied. In only one instance, however, had there been sufficient evidence to prove his having actually accepted and sold a slave, though there was a strong presumption that the numerous slaves held by this man Kibana were bought with the prisoner's money for his purposes and remained at his disposal. The evidence, however, was not sufficient to disprove the alleged ownership of Kibana, and I felt compelled to direct the restitution to his son and heir of the slaves of which Kibana claimed ownership at the time of his recent death.

Numerous mortgage deeds of recent date found in the prisoner's possession proved that he had been in the constant practice, carried on until quite lately, of advancing money to Arabs, who mortgaged their slaves with him as security, and these deeds there was no gainsaying.

I have the honour to inclose copy of the finding and sentence of the Consular Court in this case. The prisoner was an old man, and any prolonged period of imprisonment would probably prove fatal to him. I therefore considered it best to mark by a sentence of deportation for life and by a much heavier fine than has been yet awarded, the deter-

mination of the Court to put down similar malpractices among British Indian subjects on the East Coast, especially when carried on by men of high position among the native community.

The justice of the sentence has been generally acknowledged, and has, I believe, given general satisfaction. The fine has been paid, and the prisoner will be deported to Bombay by the first opportunity that may offer.

A copy of this finding and sentence will be sent to every port in the Sultan's dominions where there is a Custom-house for its exhibition.

I have, &c.  
(Signed) C. B. EUAN SMITH.

Inclosure in No. 91.

*Finding of the Court and Sentence.*

In the Court of Her Majesty's Consul-General at Zanzibar.

JETHA NANJEE, a Kutchi Bhatia, and a British subject, residing within the dominions of His Highness the Sultan of Zanzibar, at Pangani, was tried on the following charges before Her Majesty's officiating Consul-General at Zanzibar; that in contravention of the Articles 370 and 371 of the Indian Penal Code—

1. He the said Jetha Nanjee did accept and remove, sell, or dispose of, a certain slave named Hapendiki.

2. That he the said Jetha Nanjee did habitually traffic and deal in slaves and connive at the Slave Trade, employing one Kibmana, a Swahili, who is since dead, as his agent in these practices, and supplying him with funds.

3. That he the said Jetha Nanjee did habitually receive slaves on mortgage or as security for debt from Arabs and others who were indebted to him.

*Finding of the Court.*

The Court finds the prisoner guilty of the first charge.

Guilty of the second charge, inasmuch as the Court finds that the prisoner did wilfully connive at the Slave Trade by knowingly supplying one Kibwana with funds to carry on such trade.

Guilty of the third charge.

*Sentence.*

The prisoner throwing himself at the mercy of the Court, the Court sentences him to pay a fine of 1,500 dollars, to be placed to the credit of Her Majesty's Indian Government, failing the payment of which the prisoner is to suffer imprisonment for the period of two years; and, furthermore, that he be banished from the dominions of His Highness the Sultan of Zanzibar for life, in accordance with the provisions of the 16th section of Her Majesty's Order in Council, dated the 9th day of August, 1866, for regulating Consular jurisdiction within the dominions of the Sultan of Zanzibar.

The Court further directs that the slave Hapendiki, mentioned in the first charge, be freed, and her loss made good by the prisoner to the Arab to whom she was disposed of by the prisoner.

The Court further directs that the whole of the slaves held on mortgage, or as security for debt, by the prisoner be freed, and their loss made good to their original Arab owners by the prisoner.

The above being read in Court, the Assessors agree and concur in the judgment, which is accordingly signed by them.

(Signed) C. B. EUAN SMITH,  
*Acting Consul-General and Political Agent, Zanzibar.*

Zanzibar, August 3, 1875.



*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord, Zanzibar, August 14, 1875.

IN continuation of my letter dated the 28th June last, to your Lordship's address, I have the honour to report to your Lordship further proceedings in the case of Suliman Tawer, which was therein submitted for your Lordship's consideration.

On my return from Pemba the Heads of the Khojah community waited on me, and represented that the case of Suliman Tawer, an inhabitant of Pemba holding slaves, was by no means a more serious one than the case of the numerous British Indian subjects whom I had lately suffered to go without punishment when they voluntarily declared their slaves to be freed on my late visit to Chak Chak, and the pardon of the Court was solicited on these grounds for Suliman Tawer, should he come forward and express his desire to free all the slaves held either by himself or by his wife.

After mature consideration, I came to the conclusion that the justice of the case would be met by placing Suliman Tawer under the same category as those of his fellow subjects in Pemba who had been lately relieved from the consequences of their illegal holding of slaves. I therefore have released Suliman Tawer, who has appeared with ten slaves in Court, which have been freed, out of twelve, which are stated by him to be held by himself and his wife. Freed papers have been forwarded to the Customs Master at Chak Chak, for personal delivery to the remaining two slaves in Pemba.

The slaves here on receiving these papers elected unanimously to remain with their former master.

This decision has given satisfaction to the Khojah community here, and I trust may meet with your Lordship's approval.

I have, &c.  
(Signed) C. B. EUAN SMITH.

### No. 93.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord, Zanzibar, August 14, 1875.

I HAVE the honour to forward, for your Lordship's information, copy of a Decree of Condemnation, with necessary documents, passed by me in the case of a dhow, name unknown, captured by the boats of Her Majesty's ship "London" on the 25th July, 1875, and heard in Court on the 2nd August, 1875.

From the evidence produced in Court it was proved that while Lieutenant Percy Hockin, of Her Majesty's ship "London," was cruising off Pemba with the boats of Her Majesty's ship "London" on the 22nd July, he was informed that a dhow, painted in a peculiar way, had run a cargo of fifty-five slaves on the 20th instant at Fundo Island. On the 23rd July he observed a canoe coming out of Fundo Gap with one man on board, who said that he was a slave who, with three others waiting on the beach, had escaped from a dhow which had landed fifty-five slaves at Fundo Island on the 20th July. Mr. Hockin embarked these four slaves, who told him that the dhow had gone to Kohani, whither he proceeded to search for her, but without success. He, however, continued his search on the numerous creeks and inlets in the neighbourhood, and on the 25th discovered the dhow, which was painted in a most peculiar manner, concealed in a creek a little to the north of Kohani. The slaves at once recognized the dhow as the one in which they had been transported, and a boy and a man being discovered on board her admitted the fact that she had run a cargo of fifty-five slaves on the 20th July.

It was ascertained that the owner and nakhoda of the dhow was a man named Sudi, but he never appeared, though he was said to live close to the spot where the dhow was captured, and where the boats of Her Majesty's ship "London" remained for two days before finally burning the dhow on the evening of the 27th July.

The case against the dhow was clearly proved in Court, and there was no defence, I accordingly passed a Decree of Condemnation against her, finding also that her destruction by burning was a necessary measure.

With regard, however, to the four slaves picked up by Lieutenant Hockin, they were claimed by the Regent for their Arab masters, from whom it was stated they had run away some time previously. This they also admitted, stating that they had gone to



Pangani and re-embarked there on the dhow in question to come to Pemba. I therefore ordered their restitution to their lawful owners.

I have, &c.  
(Signed) C. B. EUAN SMITH.

Inclosure in No. 93.

Case No. 21 of 1875.

*Decree.*

In the Court of Her Majesty's Consulate-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a dhow or vessel, name unknown, whereof one Sudi was said to be master and owner, her tackle, furniture, and apparel, and also against four male slaves seized as liable to forfeiture by Lieutenant Percy Hockin, R.N., of Her Majesty's ship "London," before C. B. Euan Smith, Esquire, Judge in Her Majesty's Consulate-General Court at Zanzibar on the 2nd day of August, 1875.

APPEARED personally the said Percy Hockin, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel of the description and dimensions specified in the annexed certificate of admeasurement was seized in a creek off the Island of Pemba, on the 25th day of July, 1875, by the officer above named.

I the said Judge having heard evidence on both sides, having found sufficient proof that the vessel at the time of her arrival at the said Island of Pemba was engaged in illegal Slave Traffic, do—adjudge the said vessel, her tackle, furniture, and apparel, to have been lawfully seized and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly. And I declare that the destruction of the dhow by the seizers was inevitable under the circumstances, and I approve thereof. And it having been clearly proved that the four male slaves who were seized by the said Lieutenant Percy Hockin, and produced before me in this case, had run away from their master, and were not intended for sale, I hereby decree the restitution of each and every of them to their lawful owner.

In testimony whereof I have signed the present decree and have caused my seal of office to be affixed thereto the 2nd day of August, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Acting Consul-General, Judge.*

No. 94.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

(Extract.)

*Zanzibar, August 14, 1875.*

I HAVE the honour to forward for your Lordship's information copy of a Decree of Condemnation, with necessary documents, passed by me in the case of a dhow, named the "Sahaleh," captured by the boats of Her Majesty's ship "London" on the 28th July, and tried in the Vice-Admiralty jurisdiction of the British Consular Court here on the 2nd August, 1875.

It was proved in evidence that, on the 28th of July, Lieutenant Percy Hockin, while cruising off the Island of Pemba, observed this dhow between Fundo Island and Pemba, and proceeded to chase her. The dhow disappeared behind a point, and on Lieutenant Hockin rounding the point he found her anchored in a little sandy cove close to a small island. Several people, who are variously estimated at from twelve to fifteen, were there seen to land from her, and run up the beach to the north point of the island, from whence they crossed to the mainland of Pemba in a large canoe. Lieutenant Hockin, after boarding the dhow, and charging the nakhoda with carrying slaves (which he denied), landed on the island, where he was informed by a native on the island, which is inhabited by a few freed slaves only, that the dhow had just landed twelve slaves, who were in

charge of an Arab, and had been taken to the main island of Pemba. This native, though severely cross-examined in Court, was consistent in his statements, and in his positive assurance that they were slaves.

The nakhoda denied that any one had landed from the dhow at all, but there were many fresh footsteps leading from the beach to the place whence these people were seen to cross over to Pemba Island.

The evidence against the dhow could not be rebutted, and I passed a Decree of Condemnation against her, directing her to be broken up and sold in separate pieces, which has accordingly been done.

The dhow was full of cargo, but, as there was no proof whatever that the passengers, who were owners of the cargo, were implicated in the carrying of the slaves, I directed its restitution to them.

Inclosure in No. 94.

Case No. 22 of 1875.

*Decree.*

In the Court of Her Majesty's Consulate-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a dhow or vessel called "Sahaleh," whereof the owner and master was named Rashid bin Hamed, her tackle, apparel, and furniture, seized as liable to forfeiture, with her cargo, by Lieutenant Percy Hockin, R.N., of Her Majesty's ship "London," before C. B. Euan Smith, Esquire, Judge in the Court of Her Majesty's Consulate-General at Zanzibar, on the 22nd day of August, 1875.

APPEARED personally the said Percy Hockin, and produced the sworn declaration hereunto annexed, which set out the circumstances under which a dhow named "Sahaleh," of the description and dimensions specified in the annexed certificate of admeasurement, was seized off Pemba Island on the 28th of July, 1875, by the officer above named. I, the said Judge, having heard the evidence produced on both sides, having found sufficient proof that the vessel at the time of, or immediately before, her capture was engaged in illegal Slave Traffic, do adjudge the same, with her tackle, apparel, and furniture, to have been lawfully seized and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; but, as there was nothing in the evidence produced to prove complicity in the offence against the owner or owners of the cargo, I hereby decree the restitution of the same. And I further order that the said dhow or native vessel called the "Sahaleh" be broken up, and the materials thereof be publicly sold in separate parts.

In testimony whereof I have signed the present Decree, and caused my seal of office to be affixed thereto, this 2nd day of August, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Acting Consul-General and Judge.*

No. 95.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

(Extract.)

*Zanzibar, August 14, 1875.*

I HAVE the honour to forward to your Lordship copy of a Decree of Condemnation (with necessary documents) passed by me on the 2nd August in the case of a dhow, name unknown, seized by the boats of Her Majesty's ship "London" on the 1st day of August, 1875.

It was proved in evidence that Sub-Lieutenant W. Franklin (who had been lent to Her Majesty's ship "London" by Her Majesty's ship "Undaunted") while cruising, on the 1st August, off Hog Point, to the north of Kokotoni, observed a dhow lying on the beach, from which a number of people were landing. His suspicions being aroused, he stood in towards the land, and observed many people apparently engaged in unloading



the dhow, which, when he reached her, was found to be quite empty and deserted, with exception of one man who was in her, and who proved to be the nakhoda. The interpreter was then told by a boy on the beach that eleven slaves had been landed from the dhow and concealed in the bush, and he was taken by this boy to a place where he saw three women slaves guarded by two Arabs. These men threatened to shoot the interpreter, who ran back to the beach for assistance; but when Sub-Lieutenant Franklin accompanied them to the spot, the women and Arabs had disappeared. On returning to the dhow, another of her crew was discovered standing amongst a crowd on the beach, and this man confessed, on being questioned, that the dhow had started the previous night with slaves from Pemba, and had landed at this place for the day to avoid observation and for cooking purposes.

The evidence against the dhow was clearly proved to my satisfaction, and I passed a Decree of Condemnation, directing her to be broken up and sold by auction in separate pieces, which has been done accordingly.

---

Inclosure in No. 95.

Case No. 23 of 1875.

---

Decree.

In the Court of Her Majesty's Consulate-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a dhow or vessel, name unknown, whereof was master Akida, her tackle, apparel, and furniture, seized as liable to forfeiture by Willingham Franklin, a Sub-Lieutenant in Her Majesty's ship "Undaunted," doing duty temporarily with the boats of Her Majesty's ship "London." Before C. B. Euan Smith, Esquire, Judge in the Court of Her Majesty's Consulate-General at Zanzibar, on the 2nd day of August, 1875.

APPEARED personally the said Sub-Lieutenant Willingham Franklin, and produced the sworn declaration hereunto annexed setting out the circumstances under which a dhow or native vessel of the description and dimensions specified in the annexed certificate of admeasurement, was seized off Ras Nguruwe on the 1st August, 1875, by the officer above-named. I, the said Judge, having heard the evidence produced on both sides, having found sufficient proof that the said vessel had, immediately preceding her seizure, been engaged in illegal Slave Traffic, do adjudge the same, her tackle, apparel, and furniture, to have been lawfully seized and to be forfeited to Our Sovereign Lady the Queen, and do condemn the same accordingly; and I further order that the said dhow or native vessel, name unknown, be broken up, and the materials thereof be publicly sold in separate parts.

In testimony whereof I have signed the present decree, and have caused my seal of office to be affixed thereto this 2nd day of August, 1875.

(Signed)

C. B. EUAN SMITH,  
*Her Majesty's Consul-General, Judge.*

---

No. 96.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

Zanzibar, August 14, 1875.

I HAVE the honour to forward, for your Lordship's information, copy of a Decree of Restitution, with necessary documents, passed by me in the Vice-Admiralty jurisdiction of the British Consular Court here, in the case of a dhow named "Darama," captured by the boats of Her Majesty's ship "London," as she was entering Zanzibar on the morning of the 5th August.

It was proved in evidence that, on the guard-boat from the "London" boarding the dhow in question, a slave jumped on board her, and stated that he was being taken against his will by his master, a Msuqua for sale to Zanzibar; and on this statement Captain Sullivan brought the case before the Court.



It was clearly proved, however, that, even were such the case, the captain of the dhow was quite ignorant of the fact. His papers were in perfect order, and he had embarked this slave and his master on board the dhow at Pangani two days previously, with many other passengers, in perfect good faith. The slave had no appearance whatever of being a slave intended for sale; and the entire evidence, in fact, proved the innocence of the nakhoda of any complicity in illegally carrying slaves. I therefore directed the restitution of the dhow, the nakhoda claiming no damages for the brief detention of his vessel.

On further inquiry and cross-examination, it being proved to my satisfaction that the slave in question was undoubtedly being carried to Zanzibar by his master against his will, with a probability of his being sold under favourable circumstances, I ordered his release and forfeiture to Her Majesty's ship "London."

I have, &c.  
(Signed) C. B. EUAN SMITH.

Inclosure in No. 96.

Case No. 25 of 1875.

*Decree.*

In the Court of Her Majesty's Consul-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a dhow named "Darama," whereof is master one Juma, her tackle, furniture, and apparel, and also against one male slave named Baraka seized as liable to forfeiture by George L. Sullivan, Esquire, Captain in Her Majesty's Navy, and commanding Her Majesty's ship "London," in the harbour of Zanzibar, before me, C. B. Euan Smith, Esquire, Judge in the Court of Her Majesty's Consul-General at Zanzibar, on the 5th day of August, 1875.

APPEARED personally the said George L. Sullivan, Esquire, and produced the sworn declaration hereunto annexed setting out the circumstances under which the dhow "Darama," of the description and dimensions specified in the annexed certificate of admeasurement, was seized by him in Zanzibar harbour on the 4th of August, 1875. I, the said Judge, having heard the evidence produced, and examined witnesses on both sides, having found sufficient proof that the slave Baraka was being conveyed against his will from the mainland to the island of Zanzibar, do adjudge him to have been lawfully seized and to be forfeited to our Sovereign Lady the Queen. And it having further been proved that the master of the said dhow, being in sole charge of the vessel, had no knowledge that he was conveying a slave who was being brought from the mainland against his will, and that, under the circumstances of the case, he could not be reasonably held liable or responsible for such ignorance, I hereby decree the restitution of the said dhow "Darama," her tackle, furniture, and apparel, acquitting the seisor from all blame and from any damages that may be claimed by reason of the detention of the said dhow, and condemning him only in the costs of this suit.

In witness whereof I have signed the present Decree, and have caused my seal of office to be affixed thereto, this 5th day of August, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Officiating Consul-General, Judge.*

No. 97.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

Zanzibar, August 20, 1875.

I HAVE the honour to forward, for your Lordship's information, copy of a Decree of Restitution passed by me in the Vice-Admiralty jurisdiction of the Consul-General's Court here, on the 16th August, 1875, in the case of a dhow named the "Marombe," seized by the boats of Her Majesty's ship "London," on the 13th August, 1875.

It was proved in evidence that Sub-Lieutenant Target, of Her Majesty's ship "London," boarded this dhow, which was sailing with a full cargo of cocoa-nuts and

fifty-three female passengers, in addition to her crew, from the Island of Monfia to Zanzibar, off Ndégé Point, about sixty miles from Chole, her port of departure in Zanzibar. Sub-Lieutenant Target found four female slaves and one boy slave on board, who did not give a sufficiently satisfactory account of themselves, and he therefore considered himself justified in detaining the dhow in question, and bringing her to Zanzibar. The whole of the other passengers declared they were free, many of them being in attendance on Arab ladies of rank who were on board the dhow.

On examination, however, of the five slaves who were produced by the prosecutors as proving the culpability of the dhow, I found that they were simply domestic slaves in attendance on their Arab mistresses, in capital condition, and all speaking Swahili perfectly. With the exception of one, they all declared that they were on the dhow by their own free will, and much wished to return to their mistresses; and one alone said she was travelling on the dhow against her free will. This was the only evidence adverse to the dhow; but this witness was not consistent in her statements—she prevaricated and contradicted herself, and it was quite impossible that I should convict the dhow on an unsupported statement of this nature. She had been embarked in attendance on her mistress, and had, by her own shewing, made no sort of objection to the procedure, and it was not even pretended that there was an intention of selling her or any other of the slaves or passengers on board the dhow. In addition to this, there was no sort of attempt at concealment on the part of any of the people connected with the dhow. She belonged to an influential Arab at Monfia, who was sending his family to Zanzibar; she was duly expected here, and it was evident had nothing to do with the Slave Trade. The irregularity in her name being different to that which was originally written in her Arab pass, was explained to my satisfaction; and though her papers were four years old, that is a common occurrence among Arab vessels, whose owners and nakhodas often consider it unnecessary to get them renewed.

It was evident that, through fear, the slaves had not told their true story when they were taken by Lieutenant Target on board the boats of Her Majesty's ship "London;" their Arab mistresses had also been afraid to claim them at the time; and this, and the fact of so many women on board, exciting his suspicion, caused Lieutenant Target to detain the dhow. I considered that he was on the whole justified in so doing, and therefore, while awarding a Decree of Restitution of the slaves, dhow, and cargo, have protected the seizors against any claims arising for damages for loss or detention.

I have, &c.

(Signed) C. B. EUAN SMITH.

Inclosure in No. 97.

Case No. 26 of 1875.

*Decree.*

In the Court of Her Majesty's Consulate-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against an Arab dhow named "Marombe," whereof Farahan is master, and Salim-bin-Saeed owner, her tackle, furniture, apparel, and cargo, and also against one male and four female slaves, seized as liable to forfeiture by Sub-Lieutenant Henry William Target, of Her Majesty's ship "London." Before me, C. B. Euan Smith, Esquire, Judge in Her Majesty's Consular Court at Zanzibar, on the 16th day of August, 1875.

APPEARED personally the said Sub-Lieutenant Henry William Target, and produced the sworn declaration hereunto annexed, which set out the circumstances under which the above-mentioned dhow, of the dimensions specified in the annexed certificate of admeasurement, was seized off Ras N'dege, on the 13th day of August, 1875, by the officer above named. I, the said Judge, having heard the evidence, and examined the witnesses produced on both sides, having found no proof that the said dhow was engaged in the illegal Slave Trade, and it having been clearly proved to me that the said one male and four female slaves were domestics accompanying the families to which they belonged, and not being transported for sale or against their will, do decree the restitution of the said dhow, with her tackle, apparel, furniture, and cargo, and also



the said slaves, to their lawful owners, condemning the seizors in the costs of this suit, but acquitting them of any claims for compensation or damages that may be brought against them by reason of this seizure.

In witness whereof, I have signed the present decree, and have caused my seal of office to be affixed thereto, this 16th day of August, 1875.

(Signed)

C. B. EUAN SMITH,

*Her Majesty's Consul-General and Judge.*

No. 98.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

*Zanzibar, August 23, 1875.*

I HAVE the honour to forward, for your Lordship's information, the copy of a Decree of Condemnation, with necessary documents, passed by me in the case of a dhow, name unknown, which was captured by the boats of Her Majesty's ship "London," on the 9th day of August, 1875, and tried in the Vice-Admiralty side of the Consular-General's Court at Zanzibar, on the 21st of August, on the charge of being concerned in the illegal traffic of slaves.

From the evidence sworn to in Court, it appears that on the evening of the 9th August, Lieutenant Percy Hockin, of Her Majesty's ship "London," cruising off Pemba, observed a dhow making for Tongoni Gap, which altered her course and pulled in towards the shore immediately she saw the English boat. Lieutenant Hockin, however, boarded the dhow and found four people on board, of which the nakhoda and two men were slaves, belonging to the owner of the dhow, an Arab, named Ali bin Esa Maskari; the other being a freeman, a passenger. The dhow was found to smell very strongly, as if it had but lately been occupied by negroes, and there was a considerable quantity of cooked Indian corn and cassava root lying about the deck, with a number of mats rolled up and put away in a corner. The general appearance, in short, leading to the belief that the dhow had but lately disembarked a number of slaves.

On examining the crew, one of them confessed that they had lately run slaves, namely, two men, four women, and a boy; and this man conducted Lieutenant Hockin to the place where the slaves had been landed, on a sandy beach some three miles to the north of Tongoni Gap. Lieutenant Hockin landed at the spot, with three men and an interpreter, and proceeded to a village some distance inland, where he found another man who had been a passenger in the dhow, and was recognized by his original informant. This man also confessed that seven slaves had been landed shortly before from the dhow in question, which slaves he said belonged to an Arab of Pangani, named Ali bin Essa Maskari, and which had been taken into the bush when they just heard the arrival of Lieutenant Hockin at the village. Lieutenant Hockin was, however, unable to trace those slaves. He was compelled to burn the dhow, as she was quite rotten, and it was impossible to bring her back to Zanzibar against the monsoon; and he was, in my opinion, quite justified in so doing.

The case against the dhow was clearly proved in Court by overwhelming evidence, and there was no attempt at a defence. I accordingly decreed her condemnation, as well as the forfeiture of the three slaves found on board, who were clearly proved to be the property of her owner, and employed by him in this unlawful traffic; and I have requested the Arab authorities that they will seize and punish the man in question as speedily as possible.

I trust that my proceedings may meet with your Lordship's approval.

I have, &c.

(Signed)

C. B. EUAN SMITH.



Inclosure in No. 98.

Case No. 27 of 1875.

---

Decree.

In the Court of Her Majesty's Consul-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against the native dhow or vessel, name unknown, whereof one Hamis was master, her tackle, furniture, and apparel, and also against three male slaves seized by Lieutenant Percy Hockin, of Her Majesty's ship "London," as liable to forfeiture. Before C. B. Euan Smith, Esquire, Judge in the Court of Her Majesty's Consulate-General at Zanzibar, on the 21st day of August, 1875.

APPEARED personally the said Lieutenant Percy Hockin, and produced the sworn declaration hereunto annexed, setting out the circumstances under which the above-mentioned dhow, of the dimensions specified in the annexed certificate of admeasurement, was seized by the said officer, off the island of Pemba, on the 9th day of August, 1875. I, the said Judge, having heard the evidence and examined witnesses on both sides, having found sufficient proof that the said vessel, at the time of her capture, was engaged in illegal slave traffic, do adjudge the same, with her tackle, furniture, and apparel, and also the said three male slaves, to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly; approving at the same time of the course pursued by the seizors in the destruction of the said vessel.

In testimony whereof I have signed the present Decree, and have caused my seal of office to be affixed thereto, this 21st day of August, 1875.

(Signed) C. B. EUAN SMITH,  
Her Majesty's Officiating Consul-General, Judge.

---

No. 99.*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

Zanzibar, August 23, 1875.

I HAVE the honour to forward to your Lordship copy of a Decree of Condemnation passed by me in the Vice-Admiralty jurisdiction of the Consul-General's Court here on the 21st day of August, 1875, in the case of a dhow with thirty-two slaves, captured by the boats of Her Majesty's ship "London," while cruising off Pemba on the 10th day of August, 1875.

The case was quite clear against the dhow; the slaves found on board were for the greater part raw slaves. Most of them are in an emaciated condition, and many of them being unable to speak Swahili. There was no attempt at defence. It was proved that the slaves were shipped for Pemba in broad daylight at Pangani, and the Arab dealer owning a large portion of them, was taken on board, and has been committed to prison here by the Arab authorities on my requisition.

The circumstances, however, attending the capture of this dhow reflect, in my opinion, so much credit on the courage and good sense of the petty officer who took her (Richard Trigger, of Her Majesty's ship "London"), that I venture to detail them to your Lordship, in the hope that your Lordship may see fit to bring Richard Trigger's conduct to the favourable notice of the Admiralty, as such favourable notice cannot fail to give encouragement to both officers and men who are engaged in the very arduous boat service on this coast.

The facts are easily detailed. The dhow was first sighted at 8 A.M. on the morning of the 10th August. At that time she was a great way off, and Richard Trigger was in command of the "Victoria," which was watching the gap from which the dhow was making. Immediately he sighted her, however, he got into a small dingy with two other men and an interpreter, and pulled out to meet her. The dhow changed her course when she saw the English boat, but the wind fell, and the dingy gained on her. When within 800 yards, the dingy fired a shot across her bows, which produced no effect; and it was not until after she had proceeded for six miles further that the English boat got within

300 yards of her, when they fired eight shots at her, but still without causing the slightest change. She held on her course, and the interpreter said he thought she would show fight. It was by this time almost calm, so Trigger rowed right ahead of her in the dingy, which he laid across her bows, and then pulled himself up into her by her forward gear, when he saw the slaves seated in rows on the deck. He took his measures with great judgment. He made the nakhoda or captain get into the dingy, and then himself with one other English sailor, made sail in the dhow, which he brought in alongside the "Victoria," without any mishaps. He had the slaves, who had not tasted food for two days, supplied with provisions, and kept everything quiet until the return of his senior officer, Lieutenant Hockin, who found the dhow in such a rotten and leaky condition, that she was burnt by his order, a measure which, under the circumstances, was, I consider, unavoidable.

I trust your Lordship may consider that the capture of this dhow at a very considerable distance from land by these three men in a small boat is deserving of some special notice.

On board the dhow were found several papers, which implicate various Arabs residing on the coast. The name of the owner is also known, and I propose addressing the Arab authorities here, with a view to the punishment of all the guilty parties concerned. A list of prices of slaves which was also found in the dhow, seems to point out, by the extreme lowness of the prices paid, that the supply of slaves on the mainland must be plentiful. The nakhoda and three of the crew being slaves of the owner of the dhow, and employed by him in the illegal practice, were also forfeited by me.

I purpose sending these slaves to Mombasa to the Rev. W. S. Price, by an early opportunity.

I trust that my proceedings may meet with your Lordship's approval.

I have, &c.

(Signed) C. B. EUAN SMITH.

#### **Inclosure in No. 99.**

*Case No. 28 of 1875.*

#### *Decree.*

In the Court of Her Majesty's Consulate-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen, against a native dhow or vessel, name unknown, whereof one Yusuf was master, her furniture, tackle, and apparel, and also against twenty male and twelve female slaves seized as liable to forfeiture by Lieutenant Percy Hockin, of Her Majesty's ship "London," before C. B. Euan Smith, Esq., Judge in the Court of Her Majesty's Consulate-General at Zanzibar on the 21st day of August, 1875.

APPEARED personally the said Lieutenant Percy Hockin, and produced the sworn declaration hereunto annexed, which sets out the circumstances under which the above mentioned vessel of the dimensions specified in the annexed certificate of admeasurement was seized off the Island of Pemba on the 10th day of August, 1875, by the said officer, I, the said Judge, having heard the evidence produced on both sides, having found sufficient proof that the above-mentioned vessel at the time of her capture was engaged in the illegal transport of slaves, do adjudge the same to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly, together with the twenty male and twelve female slaves above-mentioned; and I hereby approve of the course pursued by the seizors in the destruction of the vessel when it was found unsafe to bring her to Zanzibar.

In testimony whereof, I have signed the present Decree, and have caused my seal of office to be affixed thereto this 21st August, 1875.

(Signed)

C. B. EUAN SMITH,

*Her Majesty's Consul-General and Judge.*



No. 100.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

Zanzibar, August 24, 1875.

I HAVE the honour herewith to forward, for your Lordship's information, copy of a Decree of Condemnation (with necessary documents attached) passed by me in the Vice-Admiralty jurisdiction of the Consular-General's Court on the 23rd August, 1875, in the case of a dhow captured by the boats of Her Majesty's ship "London," on the charge of being engaged in illegal Slave Traffic.

The evidence in this case was, for a great part, circumstantial, but the guilt of the dhow in question was thereby clearly proved to my satisfaction.

It appears that on the 5th August, while Sub-Lieutenant Franklin was cruising off the coast of Pemba, he received information from a man named Hadi bin Abdullah that a dhow had but lately run a cargo of fifty slaves at the port of Masuka, in the north of Pemba; that her owner's name was Jumah bin Saidi, and that of her nakhoda Hamisi.

Hadi bin Abdullah took Lieutenant Franklin to the spot where the dhow was lying, and he found her quite empty, lately washed out, smelling strongly of negroes, and without papers, name, or flag. He took her into custody, and made her over at Mesal Island to Lieutenant Hockin, of Her Majesty's ship "London." This officer was going to bring her for trial to Zanzibar, but Hadi bin Abdullah, who did not wish to come to Zanzibar, managed to make his escape, and this being the only witness, Lieutenant Hockin was compelled to release the dhow. After this he himself went to Masuka, and while there fell in with a fisherman, who stated that he had actually landed the slaves in his own canoe from the dhow which had been lately released by Lieutenant Hockin. He described the dhow, her appearance and fittings, knew the names of her owners, Jumah bin Saidi and nakhoda Hamisi, and was quite consistent in his dates and general information with all that Lieutenant Hockin had heard before.

Armed with this fresh evidence, Lieutenant Hockin took the fisherman with him and again went in search of the dhow. He found her at a place named Chapaka, and both he and the fisherman recognized her at once. She had had her masts and sail taken out of her, and it was found that the nakhoda lived in Chapaka, and had been boasting of the way in which he had bamboozled the English officers and obtained the release of the dhow through the success of his lies. Though Lieutenant Hockin remained at Chapaka for some time, no attempt was made at defending the dhow, nor was there any objection to her removal. He endeavoured to tow her down to Zanzibar, but she was found so rotten and unseaworthy that he was compelled to destroy her, in doing which he was, in my opinion, quite justified.

This being a case which rested principally on the evidence of a single witness, the fisherman, I requested the Regent Ali bin Saood to send some one to watch the case on the part of the Arab authorities. He accordingly sent one of the principal Kadis, who heard all the evidence and agreed with me that it could not be gainsayed.

This, my Lord, makes the seventh dhow which has been condemned in the Consular Court during the past month as engaged on the Pemba Slave Trade—a fact which has caused much dismay to the slave-trading population of Pemba and the adjoining mainland. The result is, in a great measure, due to the energy and tact of Lieutenant Hockin, who has lately joined Her Majesty's ship "London" from Her Majesty's ship "Undaunted," and who has had much experience on this coast while serving in Her Majesty's ship "Daphne."

I would also bring to your Lordship's notice that, on Lieutenant Hockin's proceeding to Masuka, the Chief and others there informed him that no English boat had been there for years, and that slaves had been landed in great numbers during the late Masika, or rainy season, without a single capture having been made. Masuka lies just round the north-west point of Pemba Island, and is exceedingly difficult of exit in this monsoon, though access to it is easy enough. Our cruising boats have therefore frequently avoided going round the point into the bay, and it was only in consequence of information which I had received about the slave-dhows frequenting Masuka Bay that Lieutenant Hockin paid the place a visit.

I will consult Captain Sullivan with a view to having this portion of Pemba Island more carefully watched for the future.

I have, &amp;c.

(Signed) C. B. EUAN SMITH.



Inclosure in No. 100.

Case No. 29 of 1875.

---

Decree.

In the Court of Her Majesty's Consulate General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a native vessel, name unknown, whereof one Hamis was said to be master, and Jumah bin Saidi owner, her tackle, furniture, and apparel, seized by Lieutenant Percy Hockin, of Her Majesty's ship "London," as liable to forfeiture. Before C. B. Euan Smith, Esq., Judge in the Court of Her Majesty's Consulate-General at Zanzibar, on the 23rd day of August, 1875.

APPEARED personally the said Lieutenant Percy Hockin, and produced the sworn declaration hereunto annexed, which set out the circumstances under which the above-mentioned vessel, of the dimensions specified in the annexed certificate of admeasurement, was seized at Chapaka in the Island of Pemba, on the 14th day of August, 1875, by the said officer, I, the said Judge, having heard the evidence and examined the witnesses produced on both sides, having found sufficient proof that the above-mentioned vessel had shortly before her seizure been engaged in the illegal transport of slaves, do adjudge the same, her tackle, apparel, and furniture, to have been lawfully seized, and to be forwarded to Our Sovereign Lady the Queen, and do condemn the same accordingly. And I do further hereby approve of the course pursued by the captors in the destruction of the said vessel.

In testimony whereof I have signed the present Decree, and have caused my seal of office to be affixed thereto, this 23rd day of August, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Officiating Consul-General and Judge.*

---

## No. 101.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

Zanzibar, August 28, 1875.

I HAVE the honour to inform your Lordship that, just as the mail is closing, I have received news that the Arab authorities at Mombasah have seized a dhow engaged in the Slave Trade, which, sailing from Pangani to Pemba, was driven into Mombasah by stress of weather. She had 67 slaves on board, which she landed at Klindini, to the south of Mombasah, and then came by the inner channel into the harbour quite empty. Her state excited suspicion, and the nakhoda was cross-examined, and confessed. The slaves have not yet been traced, but the names of all concerned in this illegal matter are known. The Arab authorities, on my requisition, are taking energetic steps for their apprehension and punishment, and they have also decreed the destruction of the dhow in Mombasah harbour. I have expressed my acknowledgments to the officials at Mombasah for their action in this matter,

I have, &c.  
(Signed) C. B. EUAN SMITH.

---

## No. 102.

*Acting Consul-General Smith to the Earl of Derby.—(Received September 28.)*

My Lord,

Zanzibar, August 28, 1875.

I HAVE the honour to inform your Lordship that up to the present date all is quiet within the dominions of his Highness the Sultan of Zanzibar.

1. News from Mr. Stanley has reached the American Consulate, dated the 15th May, up to which time he is reported all well. The Acting American Consul has, however, informed me that he is precluded, by Mr. Stanley's express request, from giving any information whatever concerning his movements or his proceedings until after the

departure of the mail. There have been constant rumours in the town that Mr. Stanley had had some severe fighting in the interior, and these rumours receive confirmation in a letter addressed to the French Consul here by M. Philippe, a French merchant trading in the interior. By the courtesy of the French Consul, I am enabled to forward to your Lordship an extract from the letter in question, which is to the following effect:—

*M'dabours, 18 Juillet, 1875.*

“ J'appris aussi que Stanley avait été attaqué à Tournon, non seulement par les naturels mais aussi par des noirs du Gouverneur de Onnaniembé, Seid bin Salim. Quelques jours plus tard un esclave de ce dernier cherchait à vendre une carabine Snider que j'ai reconnue être parfaitement celle que j'ai rencontré à Kidondoné dans les mains des hommes de Stanley. Ce nègre s'est, dit-on, vanté à Givoué la Singa d'avoir tué lui-même le propriétaire du feu à Tournon. D'après les on-dits Stanley n'a pas eu très-grand mal, et ce sont les naturels qui ont été les plus maltraités. Ces événements ont dû se passer en Février. J'ai acheté le Snider comme pièce de conviction.”

2. Bishop Steere, with a party of three European gentlemen from the Universities' Mission, proposes to leave this on Monday, the 30th instant, in the Cape mail steamer, in order to establish a mission in the Yao country, bordering on Lake Nyassa. He takes with him also Chumah and Susi, the well-known followers of the late Dr. Livingstone, and his plan of operations is sketched in his own words as follows:—

“ We propose to proceed by the Cape mail, if possible, or if not by a dhow, to the town of Lindy, which lies in about 10° south latitude and about 39° 50' east longitude. We have chosen this point as being easily accessible, the harbour being safe, with deep water and no bar. South of Lindy the coast runs off to the eastward, so that the land journey would be lengthened. Livingstone, in his last journey, landed in Mikindany Bay, to the southward, and eastward of Lindy. Our first aim will be to arrive by the shortest and easiest route at the town of the predominant Chief of the Wayao, the tribe which occupy the whole of the eastern shore of the lake. All our information goes to show that the country is now under the authority or influence of a Chief named Makanjiba, who has quite recently conquered and expelled Mataka, the Chief whom Livingstone visited. We expect to find him somewhere near the 12th parallel of latitude and about a week's march east of the lake. The native traders are, however, so very vague in their estimates of time and distance that one can form nothing more than a general idea of the time likely to be occupied in the journey. The best estimates seem to place Makanjiba's town at about three week's march from the coast. The expedition is to consist of the Rev. C. A. James, Mr. W. Beardall, Mr. A. Bellville, and myself. I propose to visit the lake, and to make enquiries about the most promising site for a central station for a mission to the Wayao, or as I should prefer to call them, by dropping all prefixes, the Yaos, and to judge for myself as to whether we had better attach ourselves to Makanjiba's settlement or no. So soon as I see my way in this matter, I propose to leave Mr. James and Mr. Beardall to form the beginnings of our permanent station, and to return to the coast with Mr. Bellville. I hope to find in Zanzibar another party ready to proceed to the interior, with whom Mr. Bellville will return, and to arrange for a regular communication at least every six months, and as much oftener as possible. As the means come to hand, I hope to plant two or four intermediate stations on the line of road for mutual support and for the evangelization of the other tribes, such as the Makonde, Wagindo, and probably Makua also, through whose countries the road may pass.”

3. There is news from Nossi Bé that the small-pox is almost at an end, though it is still very virulent upon the mainland of Madagascar. It is also reported that the French sugar-planters are in great straits for want of labour, and that no slaves are obtainable.

4. A very virulent outbreak of cattle disease is reported from Kilwa, and it is said that the roads are covered with dead and dying cattle. No particulars have been received up to date.

I have, &c.

(Signed) C. B. EUAN SMITH.



No. 103.

*The Earl of Derby to Dr. Kirk.*

(Extract.)

Foreign Office, September 29, 1875.

I TRANSMIT to you herewith Her Majesty's commission appointing you to be her Consul within the Comoro Islands.

You will take an opportunity of communicating this appointment to the Sultan of Johanna and other Chiefs of the Comoro group, in order that your position may be regularly recognized by them.

No. 104.

*Dr. Kirk to the Earl of Derby.—(Received October 1.)*

(Telegraphic.)

Aden, October 1, 1875.

SULTAN arrived at Zanzibar 19th September; Treaty ratified following day. "Thetis" captured 241 slaves between Moma River and Madagascar. Major Euan Smith sent them to Church Missionary Society, Mombasa. He leaves by this steamer for Bombay. Small-pox at Madagascar abated.

No. 105.

*Consul-General Smith to the Earl of Derby.—(Received October 16.)*

(Extract.)

Zanzibar, September 13, 1875.

I HAVE the honour to forward to your Lordship (accompanied by the necessary documents) a decree of condemnation passed by me in the Vice-Admiralty Jurisdiction in the Consular-General's Court here, on the 13th instant, in the case of a dhow and her cargo, captured by the boats of Her Majesty's ship "London," at Mucti, in Pemba, on the morning of the 7th instant.

From the evidence sworn to in court, it appears to me that the boat "Helena," of Her Majesty's ship "London," commanded by Charles Clarke, petty officer and coxswain, and cruising off Pemba, sighted this dhow at noon on the 7th September, 1875, coming from the southward. She gave chase, and, on coming within 1,200 yards of the dhow, fired ten shots across her bows, without causing her to lower her sail or change her course. The dhow held on, and ran close into the beach at Mteivi, where she anchored, and fifteen to twenty men, women, and children, immediately jumped out of her, and were driven by some Arabs up the beach into the bush. The coxswain and interpreter then boarded the dhow, and the nakhoda immediately offered the interpreter 6 rupees to let the dhow go, which money the latter handed over to the coxswain. A large quantity of cooked food was also found on board the dhow, and though none of the slaves that had been landed could be traced, a man who was standing on the beach swore that he had seen fifteen raw slaves landed and driven into the bush by the Arabs just before the English boat came up. At the time the slaves were landed this boat was so close to the dhow that the transaction was distinctly witnessed by the whole of the boat's crew.

The owner of the dhow, an Arab, living in Zanzibar, appeared in Court to protest his innocence; and it is probable that he himself knew nothing of the running of the slaves, as he had shipped three cases of muskets and some other cargo on board this dhow when she left Zanzibar; but the evidence against the dhow was quite clear, and I had no hesitation in passing a decree of condemnation against her and her entire cargo.

The dhow having unavoidably been burnt, the cargo was brought into Zanzibar, and sold by auction by my order.



Inclosure in No. 105.

Case No. 30 of 1875.

---

Decree.

In the Court of Her Majesty's Consul-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a native dhow or vessel, name unknown, whereof Saidini was master, and Rashid bin Saeed owner, her tackle, furniture, and apparel, and also against her cargo, seized as liable to forfeiture by Lieutenant Percy Hockin, of Her Majesty's ship "London," before C. B. Euan Smith, Esquire, Judge in the Court of Her Majesty's Consulate-General, at Zanzibar, on the 13th day of September, 1875:

APPEARED personally the said Lieutenant Percy Hockin, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow or native vessel of the description and dimensions specified in the annexed certificate of admeasurement was seized off Pemba on the 6th day of September, 1875, by the officer above-named. I the said Judge, having heard the evidence produced, and examined witnesses on both sides, having found sufficient proof that the said vessel was engaged in the illegal slave trade, do adjudge the same, her tackle, furniture, and apparel, and also the said cargo to be forfeited to Our Sovereign Lady the Queen, and do condemn the same accordingly; and I do further approve of the course pursued by the seizers in the destruction of the said vessel, as being inevitable under the circumstances.

In testimony whereof I have signed the present decree, and have caused my seal of office to be affixed thereto this 13th day of September, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Acting Consul-General, Judge.*

---

No. 106.*Acting Consul-General Smith to the Earl of Derby.—(Received October 18.)*

My Lord,

Zanzibar, September 14, 1875.

I HAVE the honour to forward to your Lordship the copy of a Decree of Restitution passed by me in the case of a dhow captured off Pemba by the boats of Her Majesty's ship "London" on the morning of the 4th instant, and tried by me in the Vice-Admiralty Jurisdiction of the Consul-General's Court on the 13th instant.

The dhow in question had been apprehended by Lieutenant Hockin on suspicion of her lately having run five raw slaves from Pangani to Pemba. At the time of her capture there was nothing whatever suspicious about her fittings or appearance, and the evidence rested principally on the statement of one of her crew, who swore to Lieutenant Hockin that she had run the five slaves above mentioned a few days before she was taken. This man's evidence, however, completely broke down on cross-examination. The crew gave a clear and consistent account of the proceedings of the dhow since she had last left Zanzibar, and I was satisfied that, not only had she not run slaves, but that she had not been to Pangani at all. I accordingly passed a Degree of Restitution in her favour, absolving the captors from all damages for detention, as the first statement which was made to Lieutenant Hockin, in my opinion, justified the apprehension of the dhow.

In this case, Lieutenant Hockin had left the dhow and her cargo in charge of the Arab authorities at Masuka, who have been directed to deliver her intact to her owners.

I have, &amp;c.

(Signed) C. B. EUAN SMITH.

Inclosure in No. 106.

Case No. 31 of 1875.

---

Decree.

In the Court of Her Majesty's Consulate-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a native dhow or vessel, said to have been called "Sihodia," her tackle, furniture, and apparel, whereof Hassan bin Rashid is owner, and Rashid bin Hassan, master, seized, as liable to forfeiture, by Lieutenant Percy Hockin, of Her Majesty's ship "London." Before C. B. Euan Smith, Esquire, Judge in the Court of Her Majesty's Consulate-General at Zanzibar, on the 13th day of September, 1875.

APPEARED personally the said Lieutenant Percy Hockin, and produced the sworn declaration hereunto annexed, setting out the circumstances under which a dhow, or vessel of the description and dimensions specified in the annexed certificate of admeasurement, was seized off Pemba Island on the 4th day of September, 1875, by the officer above-named. I, the said Judge, having heard the evidence produced on both sides, having found no proof that the said vessel was engaged in the illegal transport of slaves, do adjudge her to be free from the above charge, and do order her to be restored to her owner; and I do further condemn the seizers in the costs of this suit, acquitting them of all claims for compensation or damages that may arise in consequence of the said seizure.

In testimony whereof I have signed the present decree, and have caused my seal of office to be attached thereto, this 13th day of September, 1875.

(Signed) C. B. EUAN SMITH,  
*Her Majesty's Acting Consul-General, Judge.*

---

No. 107.

*Acting Consul-General Smith to the Earl of Derby.—(Received October 16.)*

My Lord,

Zanzibar, September 14, 1875.

I HAVE the honour to inform your Lordship that, on the morning of the 9th instant, I received information that a considerable body of the tribe of the Wazaramo had come down to the vicinity of Bagamoyo on the mainland, and had declared their intention of pillaging the town and proceeding to open hostilities in prosecution of a grievance which they held against the Arab authorities.

This news was confirmed by M. de Gasparay, the French Consul, who paid me a visit to inform me that he had that moment received an urgent letter from the priests of the French Mission at Bagamoyo, in which they spoke of their lives and property as being in actual danger, and that he intended leaving forthwith for Bagamoyo in the steam-ship "Deerhound," which the Regent had on his application placed at his disposal. M. de Gasparay was good enough to offer me a passage on the "Deerhound," and as I considered it necessary that some one should be on the spot to look after British interests, I accepted his offer and left with him the same afternoon for Bagamoyo.

I had requested the officer commanding Her Majesty's ship "London" to co-operate with me, and send sufficient men to Bagamoyo to enable me to carry out any measures I might consider it necessary to take for the due protection of British interests, and Lieutenant Annesley accordingly detailed for this purpose the steam-pinnace and launch, with their crews, of which he himself took command, and which proceeded to Bagamoyo that evening.

On arrival at Bagamoyo the next morning at daybreak, I found that though there had been considerable excitement among the British-Indian community there, which had led to their procuring six dhows from Zanzibar for the removal of themselves and property, this had quite passed away owing to the Wazaramos having beaten a retreat on the receipt of intelligence that assistance was coming from Zanzibar.

I further ascertained from the Arab authorities that they had ample force at their command to repress any further outbreak; 300 soldiers arrived the next day from



Zanzibar, and the Wali or Governor intended proceeding to the head-quarters of the tribe to demand satisfaction for this raid and for the death of one of his soldiers who had been killed, while another was wounded by the Wazaramos. I remained at Bagamoyo for two days to assure myself that all was quiet, and finding no further necessity for my presence returned to Zanzibar in company with the French Consul on the afternoon of Sunday the 12th instant.

As far as could be ascertained the cause of this outbreak on the part of the Wazaramo is to be found in the unpopularity of the Wali, a new Governor of fifteen months' standing, who is said to have interfered with some of the rights claimed by this tribe over the distribution of land in the vicinity of Bagamoyo.

Trusting that my proceeding may meet with approval, I have, &c.

(Signed) C. B. EUAN SMITH.

No. 108.

*Dr. Kirk to the Earl of Derby.—(Received October 16.)*

My Lord,

*Zanzibar, September 20, 1875.*

I HAVE the honour to report having this day presented, in the proper form, in open Durbar, and in presence of the Arab Chiefs, the Queen's ratification of the Treaty between Her Majesty and the Sultan of Zanzibar, which was signed at London on the 14th of July last.

I have, &c.

(Signed) JOHN KIRK.

No. 109.

*Acting Consul-General Smith to the Earl of Derby.—(Received October 16.)*

(Extract.)

*Zanzibar, September 20, 1875.*

I HAVE the honour to inform your Lordship that Her Majesty's ship "Thetis" arrived here on the evening of Thursday the 16th instant having on board 247 slaves, with 53 passengers and crew, which she had taken in a dhow running from the Moma River to Madagascar on the afternoon of the 9th instant. The case was tried by me in the Vice-Admiralty jurisdiction of the Consul-General's Court here on the morning of the 17th instant, and a Decree of Condemnation was passed against the dhow and 241 slaves, it having been found on examination that 6 of the women and children on board were free by birth.

From the evidence sworn to in Court it appears that the boats of Her Majesty's ship "Thetis" had, in company with a Portuguese gun-boat, made a complete search of the Moma River (latitude 16° 45' S., longitude 39° 19' E.) only very few days before this dhow was captured. She was laying at that time in the river concealed in a creek, and the slave dealers were aware of the presence of the English boats. Immediately on their departure the dhow sailed from Moma, but on getting out to sea was found to be in such a leaky condition that she had to run for the M'Kupe River (latitude 15° 32' S., longitude 40° 31' E.) where she put in for repairs and from whence she sailed three days previous to her capture.

The slaves found on board the dhow were almost without an exception of the Makua tribe. Though packed so tightly that locomotion was utterly impossible, and that they were quite unable either to lay down or stand up (the 'tween decks being not more than 3½ feet high), and were forced to remain seated in their own excreta, they were nevertheless found to be in a condition much superior to that in which these wretched creatures are generally captured, a fact which is due to the short time the dhow had been at sea. Fifty-three of the slaves were suffering from what Captain Ward terms "a most loathsome and virulent description of itch;" but the general health was good, and, as far as could be ascertained, but three had died on board since the vessel had left Moma. Three more died after the slaves were received on board the "Thetis." But the main body arrived at Zanzibar in excellent condition, owing to the extreme care and humanity with which Captain Ward and the officers of Her Majesty's ship "Thetis" had provided for the wants and comfort of these poor creatures.

I have dispatched the whole body of the slaves to the care of the Rev. W. S. Price, at Mombasa, who, as I have reported to your Lordship in my despatch of the



26th July, 1875, had intimated his readiness to receive any number up to 200, or even more. The French Mission here applied that some of the slaves should be made over to their charge, but as Captain Ward consented on my request to convey the slaves direct to Mombasa, I considered it better to dispatch the whole number to Mr. Price, giving that gentleman the option of sending back such slaves as he could not accommodate rather than to put the Government to the expense and delay of landing the slaves here so that the French Mission might first take such as they needed. The "Thetis" accordingly sailed for Mombasa on the morning of the 18th instant with 247 slaves. I have written to Mr. Price informing him that all such slaves as he cannot efficiently accommodate should be returned here in the "Thetis," when they can be provided for at the French Establishment at Bagamoyo; but I believe that Mr. Price will be able to accommodate the whole number.

Fourteen out of the passengers found on board were proved to be slave dealers and have been lodged in His Highness' jail here, together with the whole of the crew, consisting of nineteen men. Almost all the former claim to be natives of the Comoro Islands. The largest dealer had a venture of eighty slaves on board, for whom he declared that he had paid 2,500 dollars. I was unable to find out the profits that should have been realized by the sale of these slaves in Madagascar, but in view of the immense demand that exists on the island for slave labour, there can be no doubt that they would be very large. The slave-dealers confessed that there was no sort of check put upon the Slave Trade at Moma, though, as I would submit to your Lordship, that river is nominally under Portuguese authority to the extent, at least, that the Portuguese officials will allow no one else to exercise that surveillance which is so grievously neglected by themselves. The Chief of the Moma district is a man named Sultan Moossa, who is much feared by the people and generally known as a notorious slave-dealer, and there can be no doubt that dhows are constantly run from this river. One of the crew made a statement, which, however, requires confirmation, to the effect that ten months ago he was on board a dhow which sailed from Moma with 400 slaves, and was wrecked on the bar of the river, the whole of the slaves and almost all the crew being drowned.

I have the honour to inclose a tabular statement showing the age and sex of the slaves captured.

---

Inclosure 1 in No. 109.

*Case No. 32 of 1875.*

---

*Decree.*

In the Court of Her Majesty's Consul-General at Zanzibar, Vice-Admiralty Jurisdiction.

Our Sovereign Lady the Queen against a dhow or native vessel, name unknown, whereof the names of master and owner are also unknown, her tackle, furniture, and apparel, and also against 130 male and 117 female slaves, seized as liable to forfeiture by Captain Le Hunte Ward, commanding Her Majesty's ship "Thetis," before me, C. B. Euan Smith, Esquire, Judge in the Court of Her Majesty's Consulate-General at Zanzibar, on the 17th day of September, 1875.

APPEARED personally the said Captain Le Hunte Ward, of Her Majesty's Royal Navy, and produced the sworn declaration hereunto annexed, which set out the circumstances under which the said dhow or native vessel of the description and dimensions specified in the annexed certificate of admeasurement was seized on her voyage from Moma River, on the East Coast of Africa to Madagascar on the 9th day of September, 1875, by the officer above named, I, the said Judge, having heard the evidence produced, and examined witnesses on both sides, having found sufficient proof that the said vessel at the time of her capture was engaged in the illicit transport of slaves, do adjudge her to be forfeited to our Sovereign Lady the Queen, and do condemn her accordingly; and it having been fully proved that of the said 130 males and 117 females alleged to be slaves, the whole of the former and 111 of the latter were slaves being transported for sale, I do further decree that the said 130 male and 111 female slaves be also forfeited to our Sovereign Lady the Queen; and further, I do hereby approve of the destruction of the said native vessel by the seizers as having been inevitable under the circumstances.

In testimony whereof I have signed the present Decree, and have caused my seal of office to be affixed thereto this 17th day of September, 1875.

(Signed) C. B. EUAN SMITH,  
Her Majesty's Acting Consul-General, Judge.

Inclosure 2 in No. 109.

*Acting Consul-General Smith to the Rev. W. S. Price.*

Sir,

Zanzibar, [no date].

WITH reference to your letter dated 16th July, 1875, stating that the establishment of the Church Missionary Society under your charge at Mombasa was ready and willing to receive slaves liberated by Her Majesty's ships-of-war cruising on this coast, I have the honour to inform you that Her Majesty's ship "Thetis" having arrived from Madagascar with a cargo of 241 slaves, who have been freed in the Consular Court here, Captain Ward has kindly consented, at my request, to take these slaves direct to Mombasa, in order that as many of them as you are prepared to accommodate may be placed at your disposal.

2. I am unaware whether in addition to the 31 slaves which I forwarded to you in a native dhow on the 1st instant, you will be able to take the entire number now sent up in Her Majesty's ship "Thetis." Should you not be able to do so the residue can be well provided for at the French Mission at Bagamoyo, and Captain Ward will bring back all those for whom you are not able to provide efficient accommodation.

The slaves have been taken the greatest care of on board the "Thetis," and are in unusually good health, and their condition is in every way much superior to the state in which these wretched creatures are generally captured. A large number of them are children, who will, however, require much care and supervision. They belong almost without an exception to the Makua tribe, and are believed to be regularly docile and well behaved.

I should be glad if you would from time to time favour this Consulate with reports as to the condition of these slaves, their conduct, general health, capacity of learning, capability of supporting themselves, and any marked characteristics that may be developed in the course of time, as also whether they take kindly to their new life and prove themselves amenable to any necessary discipline.

I should also, now that the experiment has been commenced on so large a scale, be glad to learn from you how the location at Mombasa of so large a body of freed slaves is regarded by the Arabs in general and the neighbouring tribes.

The freed papers of these slaves will be forwarded at an early opportunity. They will be numbered with the names left blank for you to fill up. I have to request that you will be kind enough at your convenience to send me a list of their names which have not yet been ascertained. Each individual, including the very small children, should have a freed paper retained, if necessary, by you for ultimate delivery, and a register should also be kept at the Mission Society showing all the details connected with each particular slave.

I have, &c.

(Signed) C. B. EUAN SMITH.

Inclosure 3 in No. 109.

ABSTRACT of Slaves captured by Her Majesty's ship "Thetis," and Tried in the Vice-Admiralty Court at Zanzibar on the 17th September, 1875.

Men.	Boys.			Women.	Girls.			Total.
	Above 10.	Under 10.	Under 3.		Over 10.	Under 10.	Under 3.	
34	16	74	6	53	19	35	4	241

(Signed) C. B. EUAN SMITH,  
Her Majesty's Officiating Consul-General and  
Political Agent, Zanzibar.



No. 110.

*Dr. Kirk to the Earl of Derby.—(Received October 16.)*

My Lord,

Zanzibar, September 21, 1875.

I HAVE the honour to report that I have this day taken over charge of this Agency and Consulate-General from Major C. B. Euan Smith, who leaves for Aden by the mail-steamer on the 23rd instant.

I have, &c.  
(Signed) JOHN KIRK,

No. 111.

*Dr. Kirk to the Earl of Derby.—(Received October 16.)*

(Extract.)

Zanzibar, September 22, 1875.

I HAVE the honour to report the safe arrival of His Highness Seyed Bargash and suite at Zanzibar on the morning of the 19th instant.

The day following, the foreign Consuls paid their respects, and the Chiefs of the various tribes waited on His Highness at the palace. I took this occasion of publicly presenting the Queen's Ratification of the Treaty of July 14, and thus impressing the people that any hope they entertained that His Highness, when in London and Paris, might have secured some relaxation of the rules prohibiting the import of slaves into the islands were illusory, and that arrangements more stringent than before had now been made.

No. 112.

*Dr. Kirk to the Earl of Derby.—(Received October 16.)*

My Lord,

Zanzibar, September 22, 1875.

HIS Highness the Sultan desires me to convey to your Lordship the three letters inclosed, addressed respectively to Her Majesty the Queen, His Royal Highness the Prince of Wales, and your Lordship.

In each of these letters His Highness announces his return to Zanzibar, on the 19th instant, and expresses his most grateful thanks for the many tokens of friendship received by him during his recent visit to England.

I have, &c.  
(Signed) JOHN KIRK

No. 113.

*Mr. Lister to Dr. Kirk.*

Sir,

Foreign Office, October 18, 1875.

I AM directed by the Earl of Derby to express to you his Lordship's approval of the steps taken by Major Smith in the cases of the British Indian subjects implicated in the Slave Trade, as reported in his despatches of the 14th of August.

I am, &c.  
(Signed) T. V. LISTER.

No. 114.

*Mr. Lister to Dr. Kirk.*

Sir,

Foreign Office, October 18, 1875.

I AM directed by the Earl of Derby to instruct you to express to the Arab authorities of Mombasa, through the proper channel, the satisfaction of Her Majesty's Government at the steps taken by them in the suppression of the Slave Trade, as reported in Major Smith's despatch of the 28th of August.

I am, &c.  
(Signed) T. V. LISTER.



No. 115.

*Mr. Lister to Dr. Kirk.*

Sir,

*Foreign Office, October 18, 1875.*

I AM directed by the Earl of Derby to state to you that his Lordship approves the course which Major Smith proposed to pursue in regard to obtaining the punishment of the Arabs implicated in the Slave Trade, as reported in his despatch of the 23rd August.

I am, &amp;c.

(Signed) T. V. LISTER.

No. 116.

*Mr. Lister to Dr. Kirk.*

Sir,

*Foreign Office, October 22, 1875.*

I AM directed by the Earl of Derby to state to you that Major Smith's conduct in regard to the threatened attack of the Wazaramo on Bagamoyo, as reported in his despatch of the 14th ultimo, has met with his Lordship's approval.

I am, &amp;c.

(Signed) T. V. LISTER.

No. 117.

*Dr. Kirk to the Earl of Derby.—(Received November 16.)*

My Lord,

*Zanzibar, October 11, 1875.*

I HAVE the honour to report having sent to the charge of Consul Elton, at Mozambique, four of the slave owners taken on board the dhow seized by Her Majesty's ship "Thetis" on the 9th September, 1875, and condemned here on the 17th ultimo, for the purpose of having them given over to the Portuguese authorities, and tried for having shipped slaves from the Moma River for Madagascar.

I inclose copy of my letter of the 4th instant, addressed to Consul Elton, with reference to this matter, and I trust the course taken by me in restoring these criminals within the jurisdiction of the Portuguese Courts will meet with your Lordship's approval.

I have, &amp;c.

(Signed) JOHN KIRK.

Inclosure in No. 117.

*Dr. Kirk to Captain Elton.*

Sir,

*Zanzibar, October 4, 1875.*

I HAVE the honour to inform you that, with a view to punishment by the Portuguese authorities, I now send as passengers on board of the mail steamer "Zulu," the four men marginally noted,\* and I would request that on arrival of the steamer in port you will take what steps may be necessary for the legal arrest and detention of these parties in Mozambique.

The offence of which they are accused, and have in this Court, as regards the slaves in their possession, been condemned, is that of shipping slaves in the Moma River for conveyance to Madagascar, which, if proved, I presume they are criminally liable under Portuguese law, and it is for the purpose of restoring them within the jurisdiction of the Court of the country in which the offence was committed that I now send them to Mozambique.

I have been induced for the following reasons to place this especial case in your hands:—

1. As the accused were taken with a full cargo of slaves, and the nature of the voyage was beyond all doubt.
2. Because they confess here to the facts.
3. Because you are personally familiar with the circumstances of the shipment.

\* Saeed Saleh, Babi Baboo, Hamis, and Abderab.

4. Because Captain Ward will shortly be at Mozambique, and able to give evidence, if needed, before the Portuguese Court.

I herewith forward in original the proceedings in this Court for your information, and I have to request you to be good enough to return the same to this Office at your earliest convenience.

I have selected four of the slave-owners, as it was obviously unnecessary to cause greater expense to Her Majesty's Government until it has been ascertained how far Portuguese law is able to deal with such offenders.

I have, &c.  
(Signed) JOHN KIRK.

No. 118.

*Dr. Kirk to the Earl of Derby.—(Received November 16.)*

My Lord,

Zanzibar, October 19, 1875.

I HAVE the honour to forward copy of a report addressed by me this day to Secretary Aitchison, Calcutta, with reference to the apprehension and punishment of the murderers of a Banian at Paze,

I have, &c.  
(Signed) JOHN KIRK.

Inclosure in No. 118.

*Dr. Kirk to Mr. Aitchison.*

Sir,

Zanzibar, October 19, 1875.

IN acknowledging your letter of 12th August, relative to the murder of a Banian at Paze, I have the honour to state that, on arrival at Zanzibar, I was informed that some one suspected of complicity in this murder had been seized at Lamo. I called His Highness's attention to the subject, and the most stringent orders have been sent to the Governor of that place to use every endeavour to follow up and arrest the guilty parties.

2. The authority of the Sultan's Government is, however, very weak at Paze, as indeed anywhere north of Lamo, and, short of sending an armed force, he is dependant upon the local Chiefs for the means of carrying out his orders in these parts of his dominions.

3. It will be remembered that Paze is not far distant from where Lieutenant McCausland, of the Royal Navy, was murdered in 1873. I was satisfied then, from what I saw at Lamo, that had I not been on the spot shortly afterwards, and personally told the Chief Mzee Saif that if the murderer and the Chief of Kiunga, his relative, were not produced before the Sultan at Zanzibar, I should use the English ships of war to seize him and his family, the guilty parties would never have been seen.

4. The steps taken by Her Majesty's Government on learning that the murderer in that case was not condemned to capital punishment have, no doubt, sufficiently impressed His Highness with the danger to himself of permitting such outrages on British to pass unpunished; yet since then there has been the murder of an English missionary, an English merchant, and two Banians, without the Sultan being able to do much.

These crimes were owing, no doubt, in great measure, to the murderers of Lieutenant McCausland having escaped, for the death of the actual culprit from disease or starvation in Zanzibar Fort is unknown to the common people, and the Chief of Kunga by whom undoubtedly the act was planned, was allowed to escape and return to his district unpunished.

5. But the principal reason that in all these cases justice has failed to overtake the criminals is that this Agency wants the means for sending to the spot without delay. Native means of transport are totally inadequate when prompt action is necessary, and though by such means evidence may eventually be forthcoming, it is generally produced too late to secure the capture of the culprits, or suffice for proof in a criminal court of justice. At the same time Mr. Hartly, the English missionary, was killed, Captain Prideaux, the Acting Agent and Consul-General, pointed out the difficulty of following up such cases where the Consul was without the means of going to the coast or sending some one of authority. Had Captain Prideaux been then able to do so, there is no doubt the murderer would have been found, and his guilt proved.



6. This necessity for prompt Consular action especially applies to regions such as Paza and the Somali Coast, where the authority of the British Consul, known to be backed by the force of the ships of war, is much more respected and feared than that of the Sultan, the nominal ruler of the country. In the present case, on change of the monsoon, Zanzibar will be cut off from Lamo for three months, and once the south-west monsoon has set in, it will be equally impossible for the Governor of Lamo to communicate during nine months with this, unless by messenger traveling 300 miles overland through a dangerous country.

7. This Agency includes under its jurisdiction upwards of 4,000 people, almost all of whom are engaged in trade. These live in towns scattered up and down a coast-line of 900 miles, along which the prevailing currents and winds make it difficult to communicate. In addition to superintending commercial interests, the Consul is also charged with the suppression of the Slave Trade, and his jurisdiction will shortly be extended to the Comoro Islands.

8. Under these circumstances, the means of conveyance becomes essential, and I once more venture to point out how much the Service must suffer while no vessel is at my disposal.

9. With regard to the second paragraph of your letter, referring to the murder of a Banian at Lomo last year, I am happy to be able to state that one of those accused of the crime has been seized and sent here; he is now in the fort, and at the end of Ramadhan, I shall direct Mr. Holmwood, who is personally acquainted with the details of the case, to follow up the proof. In case of his guilt being proved, I will not fail to urge his Highness to inflict the most severe punishment, and shall report the result of the investigation and the Sultan's action for the information of his Excellency the Viceroy and Governor-General in Council.

I have, &c.  
(Signed) JOHN KIRK.

No. 119.

*Dr. Kirk to the Earl of Derby.—(Received November 16.)*

(Extract.) Zanzibar, October 20, 1875.

ON hearing a vessel was in one of the creeks a little north of Kilwa ready to embark 400 slaves for Brava, Captain Ward, then on his way to Madagascar (having come here only to land captured slaves) towed down two of the boats of Her Majesty's ship "London" as far as Monfia.

On proceeding to the creek, Lieutenant Annesly found the vessel indicated by my secret agent had sailed a few days before. Lieutenant Annesly did not discover whether she had carried slaves, but as there is no other trade to Brava from that part, and as the dhow had sailed direct for that port, I have no doubt the 400 slaves were safely carried off. Passing outside the Islands of Zanzibar and Pemba, there will be no danger of capture, as the boats of Her Majesty's ship "London" are not able to extend their operations beyond the inner channel.

No. 120.

*Dr. Kirk to the Earl of Derby.—(Received December 14.)*

My Lord, Zanzibar, October 20, 1875.

I HAVE the honour to inclose copy of Decree of Condemnation in case of the "Asmeen," seized by Captain Sullivan, of Her Majesty's ship "London," as fitted for the Slave Trade.

In this case the vessel was sailing under the British Consular provincial pass, granted in favour of an Indian merchant, Abdul Haman, residing for the time at Kilwa.

The principal ground of seizure, and that on which alone the vessel was condemned, consisted in the presence on board of slave-irons, of which ten iron neck-pieces were found, concealed among the cargo in the hold, while the chain and links to which these neck-pieces belonged were hid in the store-room abaft under lock and key, in keeping of those responsible for the navigation of the vessel.

Great suspicion attached to an Arab passenger on board, and it was probably he who introduced the slave-irons, but of this there was no proof, and as ten fathoms of slave-



chains with links for the neck-collars were found in the hold locked up, and in the keeping of the master, I did not hesitate to condemn the vessel.

The cargo was chiefly shipped by third parties, who there was no reason to believe could have had a criminal knowledge that slave-irons would be taken on board. I therefore released all that belonged to them; one bale of goods, the property of the owner of the vessel, was, however, condemned, together with fifty cases molasses shipped in the name of the Arab passenger, and to his order on the manifest, but of which he absolutely repudiated the ownership.

Among the letters seized and read in Court for the purpose of ascertaining the true ownership of the cargo, and whether or not a guilty knowledge or negligence sufficient to condemn the property could be discovered, I found one Arabic note from a Sheheri Arab living here, to a friend at Kilwa, in which it was said, "There is news from Europe; the Sultan has come back from England, and brings the tidings that permission will be given to carry slaves from Kilwa to Lamo. You are in luck."

I sent this to His Highness, who smiled and said, "that is what they would have liked, and they are laughing at my expense, because, not understanding my object in visiting England, they think I have gained nothing."

The writer of the note was therefore called and flogged. His Highness also said he felt so certain that the Arab passenger was going to Kilwa to purchase slaves, that he would keep him in prison until he told more than he had done.

I have, &c.  
(Signed) JOHN KIRK.

Inclosure in No. 120.

Case No. 33 of 1875.

*Decree.*

Admiralty Jurisdiction.

In the Court of Her Majesty's Consul-General holden at Zanzibar.

Our Sovereign Lady the Queen against the vessel "Asmeen," under British flag and Consular provisional pass, her tackle, apparel, furniture, and cargo, seized as liable to forfeiture, by George L. Sullivan, a Captain in the Royal Navy, commanding Her Majesty's ship "London," before John Kirk, Esq., Her Majesty's Agent and Consul-General, on the 18th day of October, 1875.

APPEARED personally, George L. Sullivan, a Captain in the Royal Navy, commanding Her Majesty's ship "London," and produced the sworn declaration hereunto annexed, setting out the circumstances under which the vessel "Asmeen," having the British flag and Consular provisional pass, of which Yusuf was master, owned by Abdool Haman, merchant, Zanzibar, of the description and dimensions specified in the annexed certificate of admeasurement, was seized by Lieutenant Williams Martin Annesley, in command of the boats of Her Majesty's ship "London."

I, the said John Kirk, having heard the evidence and examined witnesses on both sides, having found sufficient proof that the above-mentioned vessel was fitted for the Slave Trade at time of her seizure, do adjudge the same vessel, her tackle, apparel and furniture, also that part of her cargo said to consist of fifty cases molasses, the ownership of which has been repudiated by the Arab passenger in whose name they were shipped and entered on the manifest, and one bale of piece-goods, the property of the owner of the vessel, to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly. And we do hereby release, for the purpose of being restored to their rightful owners, all other cargo than the above found on board.

In testimony whereof we have signed this Decree, and have caused our Seal of Office to be affixed thereto, this 18th day of October, 1875.

(Signed) JOHN KIRK,  
Her Majesty's Agent and Consul-General.

No. 121.

*Dr. Kirk to the Earl of Derby.—(Received December 14.)*

My Lord,

Zanzibar, October 31, 1875.

I HAVE the honour to transmit Decree of Condemnation, with accompanying Certificates, in the case of a slave-vessel seized by the boats of Her Majesty's ship "London," on the passage from Zanzibar to Pemba.

In this instance, the vessel, crew, slaves, and slave-owners, together with owner of vessel, being placed in Court, an immediate hearing was granted.

To the charge of slave-dealing the owner of the vessel and slaves having no answer to make, a Decree of Condemnation was given, and the vessel ordered to be broken up and sold in pieces.

I then sent the owner of the slaves and of the vessel for trial before the Sultan for a breach of his laws and of Treaties, and His Highness having himself questioned both sides, ordered the two culprits to be publicly flogged, which was accordingly done in presence of the Arabic writer to the Consulate, and with the help of one of the Consular servants.

The flogging was in this case ordered in consequence of a complaint made by me that certain Arab slave-dealers had not been sufficiently punished by imprisonment in the fort, and I trust that, although in the present case the guilty parties were natives of Zanzibar, His Highness will see fit to order the same punishment when pure Arabs are next seized and placed in his hands.

I have, &c.  
(Signed) JOHN KIRK.

Inclosure in No. 121.

*Case No. 35 of 1875.**Decree.*

Admiralty Jurisdiction.

In the Court of Her Majesty's Consul-General holden at Zanzibar.

Our Sovereign Lady the Queen against a Zanzibar vessel named "Simesa," of which Fungoa was lately master, her tackle, apparel and furniture; also against eight slaves, seized as liable to forfeiture, by Frank G. Grassie, a Sub-lieutenant in Her Majesty's Navy, when in charge of the boats of Her Majesty's ship "London," under the command of G. S. Sullivan, Captain, Royal Navy, before John Kirk, Esq., Her Majesty's Agent and Consul-General, on the 25th day of October, 1875.

APPEARED personally Sub-lieutenant F. G. Grassie, R.N., and produced the sworn declaration hereunto annexed, setting out the circumstances under which the Zanzibar vessel "Simesa," of which Fungoa lately was master, owned by Mgeni, of the description and dimensions specified in the annexed certificate of admeasurement, was seized on the 24th day of October, 1875. I, the said Judge, having heard the evidence produced, and examined witnesses on both sides, having found sufficient proof that the vessel at the time of her seizure was engaged in the illegal transport of slaves, in contravention of Treaties existing between Great Britain and Zanzibar, do adjudge the above-named vessel, her tackle, apparel, and furniture, and also eight slaves, of which there are six males and two females, to have been lawfully seized, and to be forfeited to our Sovereign Lady the Queen, and do condemn the same accordingly.

In testimony whereby I have signed the present Decree, and caused my seal of office to be affixed thereto, this 25th day of October, 1875.

(Signed) JOHN KIRK,  
*Her Majesty's Agent and Consul-General, Zanzibar.*



## In the Court of Her Majesty's Consul-General at Zanzibar.

Whereas in a cause of Slave Trade, in the case of the Zanzibar vessel "Simesa," a Decree of Condemnation was given on the 25th day of October, 1875. It is hereby certified that the vessel above named has been duly destroyed and broken in separate parts.

(Signed) JOHN KIRK,  
Her Majesty's Agent and Consul-General, Zanzibar.

## No. 122.

*Dr. Kirk to the Earl of Derby.—(Received December 14.)*

My Lord,

Zanzibar, November 9, 1875.

I HAVE the honour to report having this day returned from visiting Tanga, on the African coast. This district is situated seventy miles north of this post, between Pangani on the south and Mombasa on the north, and includes several villages of importance where Indian traders are established.

Near as it is to head-quarters, Tanga has hitherto escaped Consular inspections, and the Indian residents there up to the time of my visit still held their slaves, having had no means of declaring and freeing them.

The inspection of the northern district made by me in October 1873 did not extend further south than Wassein, the most northern village in the Tanga district; while that of the southern parts of the Zanzibar dominion, completed by Captain Elton under my orders, stopped at Pangani, owing to that officer's illness.

In Tanga and its dependant villages I found no less than twenty-eight houses of Indians, consisting of Bhoras and Hindus or Banians, there being twenty-two of the former and only six of the latter. The number of individuals was in the case of the Bhoras also much increased by each having his wife and family resident with them, while the Hindus lived alone. On being called on, the British Indians of this district came forward at once with sixty-four slaves. These I questioned individually, and freed.

It became thus publicly known here, as elsewhere, that the Indian residents cannot hold slaves, a position I was enabled further publicly to impress by punishing an Indian for concealment, and a native for the purchase of a slave from an Indian, the latter by depriving him of his property illegally obtained.

The trade of Tanga is wholly in the hands of the British Indians, who are, without exception, natives of Kutch. It consists of native millet, the export of which to Zanzibar and Arabia amounts to 50,000 dollars yearly; oilseed, valued at 5,000 dollars; ivory from the Masai country, about 6,000 dollars; besides cowrie shells, picked on the reefs, orchella weed on the trees near the coast, butter and cattle brought down by people of the interior. The total export trade of Tanga and its neighbourhood may, therefore, be reckoned roughly at 70,000 dollars per annum (or 12,000*l.*), all of which is purchased with cottons, beads, brass and iron wires.

The town is said to be peculiarly healthy, being built on the top of an earth cliff of 70 feet that faces the south side of the bay. On the north there is a belt of mangroves, of no depth, for the country rises immediately behind, and at no great distance off, on all sides of the bay, there is more elevated land, backed by a bold mountain mass 3,000 feet high, a continuation of the hills of Ushambala. The bay is protected in all weathers, and, now it has been surveyed by Captain Sullivan, is safe and easy of approach to vessels of any size.

Possessing such natural advantages, and surrounded as it is by a quiet, industrious people, Tanga only needs security from the raids of the wild Masai to become a district of great importance on the coast.

I have, &c.  
(Signed) JOHN KIRK.

## No. 123.

*Dr. Kirk to the Earl of Derby.—(Received December 14.)*

My Lord,

Zanzibar, November 12, 1875.

I HAVE the honour to report that, having ascertained that an Arab of Nejed had escorted a large gang of slaves from Kilwa by land to Pangani, whence



they were shipped to Pemba and sold, the purchase-money being made payable in Zanzibar by draft on an Indian, I made inquiry, and, finding that part only of the draft had been paid, stopped the remainder, by informing the Indian that he might find himself awkwardly placed if, after notice, this should be proved to be, as I knew it was, the price of slaves.

The Indian showed satisfactorily enough that an Arab of Pemba, in sending a cargo of cloves to his order, had drawn against the same in favour of this Arab for 500 dollars, and that there was nothing on the face of the transaction to make him think it was other than a legitimate business transaction.

On communicating my information to His Highness, although I had no legal proof, and dare not disclose my informer's name or how the intelligence had been obtained, the Arab was arrested and placed in prison, where he remains, for he cannot explain how he, a poor man and a stranger, came honestly possessed of the 500 dollars, and I have shown that he was on his way now to Kilwa, no doubt to try another venture, in the hope of its proving equally profitable.

My action in this case has produced great effects among slave-dealers, who find that their operations are being traced, and themselves made marked men, so as to render their future detection a very much more serious matter. I am told that, in consequence, this gang has been broken up, and several others abandoned slave journeys to Kilwa.

The slave-dealers, however, always ready to seize the occasion, are now diligently circulating a report that the Trade will be revived, in consequence of the occupation by the Egyptians of the Juba, and that the British are unable to take forcible measures against them; that Egypt will back up the Slave Trade if they once get a footing in the country, and that they deserve all sympathy as Mussulmans of the same sect as the people of Zanzibar.

I have, &c.  
(Signed) JOHN KIRK.

No. 124.

*Dr. Kirk to the Earl of Derby.—(Received December 14.)*

My Lord,

*Zanzibar, November 12, 1875.*

BY the arrival of Captain Hansard, of the steamship "Medina," I am informed of active measures put in force at Majunga by the Hova Governor, under a Proclamation of the Queen of Madagascar, dated the 24th October last. In this Proclamation the order freeing all slaves introduced into the island subsequent to 1866 is published, and its provisions are, I am told, being vigorously put in force.

Although at the time of Captain Hansard's arrival at Majunga, only two days had elapsed since the issue of the Proclamation, the greater part of the population of that place had given up their slaves.

The process was, that each owner should produce all slaves claimed by him, making a statement of those introduced within the last nine years. The slaves themselves were then questioned, and any one found having made a false declaration or concealing slaves was at once punished by confiscation to Government of all his goods, and imprisonment besides.

Such being the case at Majunga, it is to be hoped the Hova Governors elsewhere will give equal effect to the law. Much of Madagascar, however, is not in the hands of the Hovas, and the Sakalavas, who hold many places, are warlike and determined slave-dealers. It was by them the boat's crew of Her Majesty's ship "Columbine" was repulsed with loss at Mindrano, and that now the boats of Her Majesty's ship "Thetis" have been attacked.

Various unofficial reports of the collision between the Sakalavas and the boats of Her Majesty's ship "Thetis" have reached me, but as Captain Ward, of that vessel, has himself communicated with the mail steamer, and will have sent to the Admiralty full and authentic accounts, I shall refrain from repeating what reaches me in private correspondence only.

Captain Hansard informs me the "Thetis" may be expected here about the 20th of November, and then proceeds direct to India.

I have, &c.  
(Signed) JOHN KIRK.

No. 125.

*Dr. Kirk to the Earl of Derby.—(Received December 14.)*

My Lord,

Zanzibar, November 15, 1875.

I HAVE the honour to acknowledge the receipt of your Lordship's letter of September 29, 1875, transmitting Her Majesty's Commission appointing me to be the Consul within the Comoro Islands.

I shall, as instructed, take an early occasion of communicating my appointment to the King of Johanna and the various Chiefs of the islands of the Comoro Group, in order that my position may be regularly recognized by them.

I have, &c.  
(Signed) JOHN KIRK.

No. 126.

*Mr. Lister to Dr. Kirk.*

Sir,

Foreign Office, December 22, 1875.

I HAVE laid before the Earl of Derby your despatch of the 9th ultimo, relative to your recent visit to the district of Tanga, and I am now directed by his Lordship to convey to you his approval of your proceedings as therein reported.

I am, &c.  
(Signed) T. V. LISTER.

No. 127.

*Extract from Report by Vice-Consul Holmwood on the Trade and Commerce of Zanzibar for the Years 1873 and 1874.*

## PART I.—ADMINISTRATIVE.

*Extent of Jurisdiction.*—THE political and civil jurisdiction of the Political Agent and Consul-General at Zanzibar, which is co-terminate with the dominions of His Highness the Sultan, extends from Warshaikh (latitude  $2^{\circ} 19'$  north, longitude  $45^{\circ} 53'$  east) to Cape Delgado (latitude  $10^{\circ} 41'$  south, longitude  $40^{\circ} 32'$  east), and includes the Islands of Pemba, Zanzibar, and Mafia. This stretch of coast comprises to the north of Zanzibar Island the Somali towns of Makdishau or Magadoxo (latitude  $2^{\circ} 1'$  north, longitude  $45^{\circ} 24'$  east), Marka (latitude  $1^{\circ} 42'$  north, longitude  $44^{\circ} 45'$  east), Brava (latitude  $1^{\circ} 6'$  north, longitude  $44^{\circ} 3'$  east), and Kismayu (latitude  $0^{\circ} 36'$  south, longitude  $42^{\circ} 22'$  east); the large island on which the Wagunya (Arab, "Bajûnû," plural "Bajûu") Settlements of Paté, Pazé, and Siyu or Siwi, are situated, and the large Arabo-Swahili towns of Lamu (Amu), (latitude  $2^{\circ} 15'$  south, longitude  $40^{\circ} 56'$  east), Melindi (latitude  $3^{\circ} 12'$  south), and Mombasa (latitude  $4^{\circ} 4'$  south, longitude  $39^{\circ} 43'$  east). To the south of Zanzibar the only town of any importance is Kilwa Kivinja (latitude  $9^{\circ}$  south, longitude  $39'$  east approx.), although small villages, each the centre of a lucrative trade in gum-copal and cereal productions, are very numerous. The whole line of coast is indented with creeks and estuaries, many of which are the embouchures of rivers of considerable length, but with the possible exception of the Jub, none of them appear to be navigable beyond a short distance from the mouth, or to be of much service in developing the capabilities of inner Africa.

*Population.*—Of the varied races who inhabit this vast extent of littoral, the most important, both in point of wealth and influence, is that which, under the designations of Banian and Hindi, has its origin in the East Indies. Nearly the whole of the export coast trade is monopolized by persons of Indian birth or parentage, who in the town of Zanzibar act not only as independent merchants or shop-keepers, but as agents or factors to the various European houses settled in the place. The whole of these Indian residents, with a few exceptions, have a claim to British protection, and are amenable to British jurisdiction.

In addition to the Indian and British-born inhabitants of Zanzibar, the Goanese are generally understood to be under British protection, in the absence of an officer accredited by the Crown of Portugal.



It has been impossible to ascertain the exact number of Indians residing in the Mrima, or coast of Zanzibar, but it is believed that the details given in Appendix A (Statistics of Population), which have been collected by Messrs. Elton and Holmwood, are approximately accurate. Unless the machinery of a census were employed, it would not be possible, generally, to do more than give the number of houses settled on the coast.

In the town of Zanzibar the total population of the Indian community is as follows:—

	Males.	Females.	Children.	Total.
1. Hindu .. ..	314	..	..	314
2. Khoja .. ..	850	650	725	2,225
3. Bohra .. ..	109	78	131	318
4. Memon .. ..	15	10	16	41
Total .. ..	1,288	738	872	2,898

The greater number of Hindus or Banians residing on the mainland are merely agents for the houses having their head-quarters at Zanzibar. They are about 500 in number, taking an average of two to a house where the population is not known. The Banians, who chiefly belong to the Wania and Bhattia sects, merely reside in the Zanzibar territories for a few years, and never bring their wives with them.

It is difficult to form more than a rough estimate of the number of Khojas settled on the coast, as in some ports it has only been possible to obtain the number of houses. It is believed that very few Khoja women reside in the Mrima, and that it is the usual custom for Indian Mahomedans to form connections with women of native or servile origin. Taking the offsprings of these *liaisons* as legitimate, it is probable that the total number of the Khoja community may amount to 500 souls.

Calculating in the same way, the numbers of Bhoras and Memons settled on the coast may be taken at 225 and 75 respectively. Nearly all the numbers of these two communities reside in the towns and village to the northward of Zanzibar.

The whole number of British Indian subjects may therefore be reckoned approximately as follows:—

	In Zanzibar.	In Mrima.	Total.
Hindus .. ..	314	500	814
Khojas .. ..	2,225	500	2,725
Bhoras .. ..	318	225	543
Memons .. ..	41	75	116
Total .. ..	2,898	1,309	4,198

The following is the number of the Goanese settled in Zanzibar and in the Mrima:—

	In Zanzibar.	In Mrima.	Total.
Shopkeepers .. ..	14	7	21
Clerks .. ..	10	..	10
Tailors .. ..	12	..	12
Servants .. ..	14	..	14
Washermen .. ..	2	..	2
Total .. ..	52	7	59

The number of British-born subjects resident at Zanzibar is as follows:—

	Males.	Females.	Children.	Total.
Official .. ..	4	3	2	9
Non-official .. ..	12	3	..	15
Total .. ..	16	6	2	24



*Jurisdiction.*—The jurisdiction possessed by the Consul-General in civil and criminal matters over this large body of British subjects is regulated by Her Majesty's Order in Council of the 9th of August, 1866. Under the terms of this Order the Consul-General possesses unlimited powers in all suits of a civil nature, subject to an appeal to the High Court of Bombay, where the sum or matter at issue exceeds 200 dol. in money value, and provided that all suits of a value exceeding 500 dol. be heard with assessors. In criminal matters the Consul-General has power to award a fine of 200 dol., or imprisonment not exceeding one month; or should he deem the offence to be inadequately met by the infliction of these penalties, he may with the assistance of assessors award a fine of 1,000 dol., or imprisonment up to twelve months. The Assistant Political Agents having been appointed British Vice-Consuls at Zanzibar have similar powers under the Order in Council.

Under the provisions of the Act of the Indian Legislature, No. XI, of 1872 (the Foreign Jurisdiction and Extradition Act), the Governor-General in Council has conferred upon the Political Agent at Zanzibar (Notification No. 1275 of 13th June, 1873,) the jurisdiction of a Justice of the Peace and Magistrate of the 1st Class; and by a further Notification, No. 770, dated 1st of April, 1874, the jurisdiction, in cases coming under the slavery section of the Indian Penal Code, of a Deputy Commissioner under Section 36 of the Criminal Procedure Code. The Political Agent is therefore empowered in certain cases to inflict seven years' rigorous imprisonment, subject to no appeal except to the Governor-General in Council.

The following Table exhibits the number of suits filed in the Consular Court during the years 1872, 1873, and 1874 :—

Year.	Number.	Value of Suit.		Fees Paid.			Remarks.
		Dol.	c.	Rs.	a.	p.	
1872 .. ..	45	32,171	25	673	0	0	Four suits for which no money value is claimed.
1873 .. ..	68	38,909	37½	1,254	13	0	Three suits for which no money value is claimed.
1874 .. ..	221	73,591	90	1,801	9	7	Four suits for which no money value is claimed.

I am unable to account for the great increase of litigation which is apparent during the past year. The Court is now held in an easily accessible building, and every facility is given to suitors; but this is scarcely sufficient to afford an explanation. It may be mentioned, however, that as no Limitation Act is in force at Zanzibar, several claims of many years' standing have lately been brought before the Court; while the present transitional state of affairs here has also induced many people to seek a final settlement with their creditors, which in many cases can only be done through the intervention of the Consular authorities. Whenever practicable, recourse has been had to arbitration.

The number of criminal cases disposed of in the Consular Court during 1873 and 1874 are shown below :

Year.	Number.	Offences against the Slavery Laws.		Offences against Property.		Offences against the Person.		Petty Offences		Fines and Fines Levied.
		Convicted.	Acquitted.	Convicted.	Acquitted.	Convicted.	Acquitted.	Convicted.	Acquitted.	
1873 .. ..	18	8	4	3	..	2	..	1	..	Rs. a. p. 2,026 5 6
1874 .. ..	52	15	2	2	..	6	2	25	..	3,131 6 8

In such a community as the Indian Colony at Zanzibar, consisting principally of traders and shop-keepers, offences of serious nature are very rare. The greatest difficulty has been to induce them to attend to ordinary sanitary rules, and to keep the narrow lanes in which they reside free from the accumulation of animal and vegetable refuse. Several of the householders who have shown gross neglect in this matter have been fined, but continual vigilance is still required.

The most serious cases were those of Indians tried for offences connected with slave holding or dealing. One of these, that of Lalljee Dayal, was committed by Dr. Kirk to the High Court of Bombay, but was dismissed by Mr. Justice Gibbs on the ground of want of jurisdiction, the accused not being a British subject. The

matter is now under the consideration of Government, but there is no doubt that the 4th Article of the Treaty of 1873 has had the effect of placing all natives of India residing in Zanzibar on an equal footing with British subjects in all matters connected with the slavery laws.

*Political.*—The political position of the State of Zanzibar and of its Sovereign has been so fully described in the published correspondence respecting Sir Bartle Frere's mission to the East Coast of Africa that it would be superfluous, without entering into unimportant details, to attempt to add anything to the able paper furnished by the special Envoy on the subject. I shall, therefore, confine myself to mentioning one or two of the principal incidents which have occurred since the commencement of 1873.

The chief event during the two years under review is the signing of the Treaty for the suppression of the sea-borne Slave Trade, which was negotiated by Sir Bartle Frere and concluded after the departure of the Envoy by Dr. Kirk; I shall advert to the effects of this Treaty a little further on.

One incident which should not be left unrecorded is the death of the Muni Mku, or Sultan of the Wahadimu or original inhabitants of Zanzibar. This lad, who is mentioned by Sir Bartle Frere in his report, was the last of his race, and the tax upon the Wahadimu being no longer continued, they may be looked on as assimilated in every respect, except language, with the other inhabitants of Zanzibar. Sultan Ahmed, the Muni Mku, died in March, 1873, from small-pox.

The year 1873 was darkened by an event of an almost unprecedented nature on the East Coast of Africa.

On the 15th September, Lieutenant M. MacCausland, of Her Majesty's ship "Daphne," was murdered at Kionga, a small village to the northward of Lamoo, by a party of Wagunya. The village was destroyed, and the murderer subsequently arrested and imprisoned in the Fort of Zanzibar, where he died before the orders of Her Majesty's Government as to his disposal could be received. The motive of the crime is supposed to have been connected with our Slave Trade policy.

Two other murders of Europeans took place in 1874. On the 28th January, Mr. Benjamin Hartley, a young student belonging to the Universities Mission, was killed at Morongo, a small village near Tanga, where he fell in with a slave caravan, and having injudiciously interfered with the Arabs in charge, he was shot down, and after being barbarously hacked about was left for dead. He was found and removed to Zanzibar, but died from the effects of his wounds on the 15th February following. Every effort was made to discover the murderers, but without success.

On the 10th April, Mr. Arthur Heale, the agent of a German house at Brava, was attacked and speared by two Bush Somalis while returning from a visit to a garden he possessed outside the town, and died a few days afterwards. The Somalis made their escape, but it is believed that they are known, and they may ultimately be captured. No blame appears to be attributable to the authorities or people at Brava.

Nothing further of public interest has occurred during the period under review.

*Public Revenue.*—The revenue of His Highness the Sultan, Seyyed Burgash bin Said bin Sultan, is almost entirely derived from the Customs duties, which are farmed by the Bombay firm of Jairam Sewjee. The sum annually paid by this house is 300,000 dollars, but it is understood that the total purchase money amounted to 540,000 dollars, the balance of 240,000 dollars being employed in paying off the large debt due by the Ruler of Zanzibar to the Customs farmers. The farm will expire in August 1876, and it is believed that the debt will be liquidated about the same time. In order to expedite this end, His Highness has lately begun to levy some restrictive duties upon coast produce, a matter which will form the subject of a separate Report.

The Sultan's private estates bring in an income of 25,000 dollars per annum. He has lately turned his attention to sugar-planting; but as it is very doubtful whether the climate of Zanzibar is suited to the cultivation of the cane, it is not probable that much success will attend his efforts in that direction.

The loss of revenue consequent upon the abolition of the sea-borne Slave Trade is estimated by Dr. Kirk at nearly 9,000*l.* per annum.

*Slave Trade.*—Since the conclusion of the Treaty of the 5th of June, 1873, no large captures have been made by our cruizers of any vessels clearing from ports in the dominions of the Sultan of Zanzibar. In September, 1873, a large dhow, containing 217 slaves, was seized by the Arab Governor of Lamoo, but with this exception all the large seizures have been made in the vicinity of Madagascar, and it has been clearly



shown that a considerable trade still exists between that island and the small ports in the vicinity of Mozambique. The appointment of a Consul to the latter place will undoubtedly do much to check this traffic.

I annex (Appendix B.) detailed statement of the cases heard and determined in this Vice-Admiralty Court during the past two years, of which the following is a summary :—

Year.	Cases brought into Court.	Decree of Condemnation.	Decree of Restitution.	Number of Slaves Liberated.
1873 .. ..	29	25	4	165
1874 .. ..	14	13	1	674

So far as the conveyance of slaves by sea is concerned, I am glad to be able to report, that to the best of my knowledge, the Sultan of Zanzibar has steadily adhered to his engagements, and has, whenever called upon, cheerfully assisted the Political Agent in carrying out the policy of England; but within the same period the Slave Trade has been resuscitated in a comparatively new form; and from the latest intelligence received, there is little doubt that the land Traffic, if not speedily checked, will soon grow into a regularly organized system, and eventually prove more lucrative than the maritime trade.

By Article IV of the Treaty of 1873, natives of Indian States under British protection were precluded from any longer possessing slaves; and with the view of freeing any person who might still be held in bondage by British Indian subjects, Dr. Kirk and Captain Elton respectively undertook missions to the northern and southern portions of the Sultan's dominions, which occupied several months at the end of 1873 and beginning of 1874.

The following Table exhibits the results of these missions :—

Name of Consular Officer.	Owners.	Number of Slaves.	Remarks.
Dr. Kirk .. ..	145	478	201 elected to remain with masters.
Captain Elton .. ..	313	1,409	927 elected to remain with masters.
Total .. ..	458	1,887	

As all deeds of mortgage in which slaves are held in part security have been declared to be invalid, there is much reason to hope that the stigma of slave-holding has at last been cleared away from the reputation of the subjects of the British Crown residing on the East Coast of Africa; and that the capital which has for years past been employed in promoting this abominable Traffic, may be now diverted to the higher purpose of developing the legitimate trade of these regions.

*East African Surveys.*—As auxiliary to our efforts for the Suppression of the Trade, the operations of the vessels employed in the survey of the East Coast must not be left unnoticed. Her Majesty's ship "Shearwater" arrived at Zanzibar in July, 1873, and before her departure for the Cape in February, 1874, had completed the survey of Zanzibar Island, and the opposite coast between Pangani and Dar-es-Salam, and had roughly sketched the coast to the southward as far as Kilwa. On the whole, the old charts of Captain Owen were found not so much to need corrections as additions. Her Majesty's ship "Narcissus" arrived in April, 1874, and commencing at Kiswere, has made a careful survey of the coasts as far as Cape Delgado, including Lindi and Mikindani harbours, and the mouths of the Mungulho River.

It is impossible to speak too highly of the labours by which Commanders Wharton and Gray, and the indefatigable staff of officers under their respective commands, have added to our previously limited knowledge of the geography and hydrography of this interesting but little known region.

The Consulate of Great Britain was raised to the rank of a Consulate-General on the 18th July, 1873; and two officers were appointed as Assistants to the Political Agent in March, 1873, and subsequently nominated as Vice-Consuls. I subjoin a list of the *personnel* of the various Consulates as they stood on the 31st December, 1874.

#### *Great Britain and Ireland.*

John Kirk, M.D., Political Agent and Consul-General (on leave).  
Captain W. F. Prideaux (Acting).



Captain Frederic Elton, 1st Assistant Agent and Vice-Consul.  
 Frederic Holmwood, 2nd Assistant Political Agent and Vice-Consul.

*France.*

Emile de Gaspary, Gérant du Consulat.

*Germany.*

Robert Veers, Acting Consul.

*United States of America.*

Frederic M. Cheney, Acting Consul.

The following Table gives the statistics of the foreign populations in Zanzibar on the same date:—

			Males.	Females.	Children.	Total.
French	.	..	15	5	..	20
German	.	..	15	2	..	17
American	.	..	5	..	..	5
Total	.	..	35	7	..	42

## MADAGASCAR.

---

No. 128.

*The Earl of Derby to Consul Pakenham.*

Sir,

*Foreign Office, January 20, 1875.*

ON the 30th November last I instructed you to express to the Hova Government the great satisfaction with which Her Majesty's Government had learnt the Hova Proclamation of the 2nd of October, ordering the emancipation of all Mozambique slaves introduced into Madagascar since 1865, and I have since received your despatch, of the 2nd of November, stating the causes which, in your opinion, influenced the Hova Government in issuing this Proclamation.

Whatever may have been the inducements which caused the Hova Government to take this step, there can be no doubt that it will have a most important effect on the Mozambique Slave Traffic, if the Hova policy of preventing the introduction of slaves from the mainland of Africa into Madagascar is carried out in good faith, and I shall be glad, therefore, to hear from you, from time to time, the results of this Proclamation, not only with reference to the emancipation of slaves already imported into Madagascar, but also as regards any future importations.

I have only to add that I approve your note to the Hova Chief Secretary of State, a copy of which accompanied your despatch of November 2 referred to, and that it will be your duty to encourage, and to assist by all proper means in your power, the efforts of the Hova Government to carry into effect the abolition policy which they have so recently adopted.

I am, &c.  
(Signed) DERBY.

---

No. 129.

*Consul Pakenham to the Earl of Derby.—(Received August 6.)*

My Lord,

*Tamatave, May 5, 1875.*

I HAVE the honour to transmit herewith, for your Lordship's information, copies of letters addressed by me to the Hova Governor of Tamatave and to the Chief Secretary of State at Antananarivo.

The case of Ledy appears very clear, and I feel certain that his statement as regards the time at which he was landed at Majunga, and there sold to, and purchased by his present master, a Hova nobleman at the capital, is in every respect true. But I feel equally sure that Ledy will be made to disappear and that the usual answer will be returned by the Governor of Tamatave that he is not to be found.

With reference to my letter to the Hova Chief Secretary of State I consider it my duty to submit, for your Lordship's consideration, that to the best of my knowledge and belief the Queen of Madagascar's Decree of the 2nd of last October is a dead letter as far as practical results are concerned, as I have not been able to discover that a single Mozambique has been liberated in consequence of its promulgation, but I shall only be too happy to find myself wrong in the conclusions I have come to on the subject.

But it cannot be denied that a very general impression prevails in Madagascar, that so long as the present Hova Chief Secretary of State remains in office, slaves from beyond sea will continue to be imported into this island. Indeed, I have been lately assured, by parties who have no interest in misleading me, that almost simultaneously

with the publication of the Decree of the 2nd October, 1874, the Hova Chief Secretary of State appointed several Arabs to offices of trust on the West Coast of Madagascar, thus facilitating their means of carrying on the Slave Trade.

Under these circumstances, and in presence of the evident bad faith of the Hova Chief Secretary of State in carrying out the Treaty engagements of his Government, I venture to submit, for your Lordship's favourable consideration, the desirability, as appears to me, of a searching inquiry being instituted into the present condition of the Slave Trade from beyond sea in Madagascar, the measures adopted by the Hova Government for its suppression, and the results obtained by the promulgation of the Decree of the 2nd October last, more particularly with reference to the number of Mozambique slaves liberated under its provisions.

I beg further to recommend, in the event of this course being approved by your Lordship, that the Naval Commander-in-chief on this station be associated with me in this inquiry, and that the Hova Government be invited to send two Commissioners of corresponding rank to be present and represent them on the occasion; the whole proceedings of the Commission to be reduced to writing and submitted to your Lordship.

It only remains for me to add, in the event of this recommendation being entertained by your Lordship, that the most favourable season for the arrival of the flag-ship at Tamatave would be the commencement of September, and that by receiving a telegram from the Foreign Office, despatched to the care of the Governor of Mauritius, conveying to me your Lordship's instructions on the subject, I should be able to make the necessary arrangements prior to the arrival of Rear-Admiral Macdonald.

I have, &c.

(Signed) T. C. PAKENHAM.

Inclosure 1 in No. 129.

*Consul Pakenham to Rainifiringia, Governor of Tamatave.*

Sir,

*Tamatave, May 5, 1875.*

I HAVE the honour to inform your Excellency that a Mozambique, stating his name to be Ledy, and that of his present master Rainimena, 11vtra of Tananarivo, declared to me this morning, in presence of witnesses, that he had only been three years in Madagascar, having been landed at Majunga, and sold to, and purchased as a slave by, his present master within that time.

I have therefore the honour to request and require that Ledy may be detained at Tamatave pending reference to the Hova Government at Tananarivo.

I am, &c.

(Signed) T. C. PAKENHAM.

Inclosure 2 in No. 129.

*Consul Pakenham to the Chief Officer of State Rainimaharavo.*

Sir,

*Tamatave, May 5, 1875.*

I HAVE the honour to inform your Excellency that this morning a Mozambique, stating his name to be Ledy, and that of his master to be Rainimena, 11vtra, a Hova nobleman of Antananarivo, declared, in presence of witnesses, that he had been landed at Majunga, and sold to, and purchased by, his present master as a slave only three years ago.

In reporting this case to your Excellency, I desire to invite your attention to the fact alleged by Ledy that his present master is a Hova officer of rank and position at the capital, from which it may be inferred that even at Antananarivo, the seat of the Hova Government, the Decree of the 2nd of last October, as far as practical results are concerned, has already become a dead letter.

As I have no power to conceal this state of things from Her Britannic Majesty's Government, but as I desire, at the same time, to report matters impartially and dispassionately, I shall feel obliged by your Excellency causing me to be furnished, with the least possible delay, with the following particulars:—

1. Total number of Mozambique slaves owned by the Malagasy.



2. Number introduced into Madagascar since the conclusion of the British Treaty in 1865.
3. Number liberated in virtue of the Decree of October 2, 1874.
4. Their names.
5. The names of their former masters.
6. How many of these slaves have elected to remain in Madagascar.
7. In what districts they have settled.
8. The form of pass delivered to them establishing their freedom.
9. How many have elected to leave Madagascar.
10. Their names.
11. At what ports they have embarked.
12. For what destination.
13. Names of vessels on which they have taken passages.

As regards the case of Ledy, I beg to inform your Excellency that I have this day addressed an official requisition to the Governor of Tamatave to the effect that Ledy be detained at the battery pending your Excellency's instructions as to the prosecution of this case before me.

I remain, &c.  
(Signed) T. C. PAKENHAM.

No. 130.

*Mr. Lister to Consul Pakenham.*

Sir,

*Foreign Office, August 12, 1875.*

I AM directed by the Earl of Derby to acknowledge the receipt of your despatch of the 5th of May, stating that, so far as you can ascertain, the Decree recently issued by the Queen of Madagascar for the emancipation of all slaves introduced into the island since 1865 has become a dead letter, owing to the negligence of the Hova authorities in seeing to its being properly carried out.

Lord Derby approves of the communications which, as reported in your despatch now under reply, you have addressed to the Hova Government on this subject; but, before forming any opinion as to the necessity for the formation of a Commission of Inquiry, such as that suggested by you, his Lordship would wish to be furnished with all the detailed information and proof which you can yourself collect, and I am to instruct you to prepare and send home a report accordingly.

The Lords of the Admiralty have been requested to instruct the naval officers visiting Madagascar waters to send in similar reports.

I am, &c.  
(Signed) T. V. LISTER.

No. 131.

*Consul Pakenham to the Earl of Derby.—(Received December 11.)*

My Lord,

*Tamatave, July 15, 1875.*

WITH reference to my despatch of the 5th May, I have now the honour to inclose, for your Lordship's information, a copy of the Hova Chief Secretary of State's reply to my letter, a copy of which was transmitted in the above-mentioned despatch.

As I fully anticipated, the Mozambique "Ledy" was made to disappear, and, after the fact of such disappearance had been fully ascertained, the Hova Chief Secretary of State sent his reply to my letter, which speaks for itself and requires little comment at my hands, beyond my submission that it does not contain a single answer to any one of my questions.

In conclusion, I beg to represent that the steps which I am taking to ascertain by what means the Slave Trade from beyond sea is still being carried on in Madagascar, I fear, with the full knowledge and connivance of certain leading members of the present Hova Government, must, in my opinion, shortly result, not only in the discovery of the implicated parties, but also in a full exposure of the whole system under which this abominable traffic is continued.

I have, &c.  
(Signed) T. C. PAKENHAM.

Inclosure in No. 131.

*The Chief Secretary of State Rainimaharavo to Consul Pakenham.*

(Translation.)

Sir,

*Ambohimanga, June 6, 1875.*

I HAVE received your letter written on the 5th May, speaking of the Mozambique "Ledy," slave of Rainimiena 1lvtra, Andriandaly, and reporting that he was quite lately brought from Majunga, and that he was sold and then bought by his present owner; also that this took place three years ago.

And this is what is answered. I tell you that from the time of my receiving your letter, I have caused the man named Rainimiena to be searched for, but still, although many persons bear that name, yet no one is known answering to your description; wherefore I wish that the Governor of Tamatave and yourself should examine "Ledy" in the following manner:—

1. What is the real name of Rainimiena 1lvtra?
2. What is the particular quarter or suburb of Antananarivo in which his house is?

After you have obtained the answers to these questions, please inform me of them quickly.

In your letter you state that even in Antananarivo, the seat of the Hova Government, the law which was made on the 2nd October last has already become a dead letter.

The following is my answer to that:—In the capital of every civilized nation it cannot be prevented that there be thieves there who have stolen the property of others; nevertheless, those thieves are not known. Does the non-acquaintance with the names of those thieves cause the law to be a dead letter? The case of Rainimiena is exactly similar. Our ignorance of him and of his breaking the law (even should he have been bold enough to do that) does not make the law a dead letter.

And I tell you that you ought not to make use of such an expression, for you astonish me by venturing to do so, seeing that the Madagascar and the British Governments are on friendly terms.

And for the present it cannot be known for certainty whether Rainimiena 1lvtra has really done what he is accused of by Ledy, or whether Ledy brings a false charge against him because he wishes to become free.

And on account of your friendship for myself, I will put you in possession of the answers to the thirteen questions in reference to the Mozambiques.

And now I tell you. I am not able to lead you to hope that you will get them, for there is the law, the very law you have seen respecting the Mozambiques, and if any Malagasy breaks it, he shall be condemned according to the law.

I visit you and say Good-bye; God bless you!

Says your friend,  
(Signed) RAINIMAHARAVO.

No. 132.

*Consul Pakenham to the Earl of Derby.—(Received December 11.)*

My Lord,

*Tamatave, September 11, 1875.*

WITH reference to previous correspondence respecting the presumed participation of several leading members of the present Hova Government in the traffic of slaves from beyond sea carried on at the capital of Madagascar, and more especially to my despatch addressed to your Lordship on the 15th of last July, I have now the honour to submit, for your Lordship's information, the copies of three letters from me to the Hova Chief Secretary of State on the subject.

As will be seen from this correspondence, on the 30th ultimo fifteen Mozambique slave children (eight boys and seven girls) were discovered at Antananarivo in the possession of certain Arabs, who were endeavouring to sell them. Most of these children could neither understand nor speak Malagasy, but, nevertheless, it was ascertained that they themselves, as well as their Arab owners, had lately come over from Zanzibar to Madagascar.

Under these circumstances, I considered it my duty to address the Hova Chief Secretary of State in the terms of the inclosures in this despatch, as it appears to me desirable that a searching inquiry into the circumstances of this case should take place at



Tamatave, on perfectly neutral ground, away from all local influences attaching to the capital, where, I regret to state, it is generally reported that the Slave Trade from beyond the sea is not only countenanced and supported, but even shared in by several leading Hova officials.

Trusting that my proceedings in this matter will meet with your Lordship's approval,

I have, &c.  
(Signed) T. C. PAKENHAM.

Inclosure 1 in No. 132.

*Consul Pakenham to the Chief Secretary of State Rainimaharavo.*

Sir,

*Tamatave, September 10, 1875.*

IN your Excellency's letter dated June 6, 1875, in answer to mine of the 5th of the preceding month of May, without replying to one single one of the queries contained in my letter respecting the emancipation of Mozambique slaves illegally introduced into and sold in Madagascar, your Excellency has seen fit not only to question the accuracy of my statements, but even my right to denounce "slave dealings" carried on under the very eyes of the Hova Government at Antananarivo, in defiance of the provisions of the British Treaty.

Your Excellency's correspondence on this subject shall be duly laid before the Earl of Derby.

I beg now to address your Excellency and to claim the immediate manumission and surrender to British authority in Madagascar of eight Mozambique boys and seven girls which have lately been brought over to Madagascar from Zanzibar, and were at Antananarivo, I fear, with the full knowledge of the Hova Government, on the 30th of August now last past.

I shall shortly have to claim other Mozambique children who were introduced into the capital about the same time, and who have already been sold to different parties.

I purposely abstain from any comment on what has lately taken place at the capital. Facts speak for themselves more eloquently than anything I can say. But your Excellency's unfriendly attitude, especially of late, towards Her Britannic Majesty's Representative in Madagascar, as regards his repeated representations on the subject of the traffic in slaves from beyond the sea carried on at Tananarivo, a fact which has become public and notorious, appears to me to entail very great personal responsibility on your Excellency.

In conclusion, I beg most emphatically to protest against the admission of a plea which may possibly be raised by the Arab slave-dealers at the capital, that the Mozambique slave children lately introduced there by them are their domestic servants, and in support of this protest I beg to refer your Excellency to the terms of the British Treaty (Article XVII) prohibiting the "landing" of slaves from beyond sea in any part of Madagascar.

I remain, &c.  
(Signed) T. C. PAKENHAM.

Inclosure 2 in No. 132.

*Consul Pakenham to the Chief Secretary of State Rainimaharavo.*

Sir,

*Tamatave, September 11, 1875.*

I HAVE the honour to request that the Arabs concerned in the late slave traffic from beyond sea carried on at Tananarivo may be detained in custody pending a full and searching inquiry into the charges against them.

I have, &c.  
(Signed) T. C. PAKENHAM.



Inclosure 3 in No. 132.

*Consul Pakenham to the Chief Secretary of State Rainimaharavo.*

Sir,

*Tamatave, September 11, 1875.*

WITH reference to my letter of yesterday to your Excellency respecting certain slave dealings carried on at Antananarivo, the seat of the Hova Government, in utter defiance, as well of the provisions of the British Treaty as of the Royal Proclamation published at the Capital on the 2nd of last October, I have now the honour to require, in the name of Her Britannic Majesty's Government, that the Arabs concerned in the traffic of slaves from beyond sea as well as the unfortunate Mozambique slave children found in their possession at Antananarivo on the 30th of August ultimo, may be sent to Tamatave in order that a searching inquiry into this case may take place on perfectly neutral ground, away from all local influences attaching to the capital.

The British Treaty is explicit as to the stipulated condition that no slave from beyond sea shall be landed in any part of Madagascar; I consequently opine that a direct violation of this provision cannot, under any circumstances, confer on the Hova authorities powers of jurisdiction over slaves illegally introduced into this island.

I, therefore, rely with confidence on your Excellency's ready compliance with the requests contained both in my letter of yesterday and in this communication. As, of course, any endeavour to disprove facts, which have now become publicly notorious, can only lead to very serious complications.

I remain, &amp;c.

(Signed) T. C. PAKENHAM.

No. 133.

*Consul Pakenham to the Earl of Derby.—(Received December 11.)*

My Lord,

*Tamatave, September 11, 1875.*

I HAVE the honour to report, for your Lordship's information, the arrival at Tamatave from Seychelles on the 27th ultimo, of Her Majesty's steam sloop "Flying Fish," Commander Crohan, kindly placed at my disposal by Rear-Admiral Macdonald, for the purpose of conveying me to any ports of Madagascar which I might desire to visit; but the services of which vessel I was unable to avail myself of, in consequence of the prevalence of pestilential small-pox both on the north-east and west coasts of Madagascar.

I beg to inclose, for your Lordship's information, copies of my letters to Her Majesty's Naval Commander-in-chief and to Commander Crohan on the subject.

I have, &amp;c.

(Signed) T. C. PAKENHAM.

Inclosure 1 in No. 133.

*Consul Pakenham to Captain Crohan, R.N.*

Sir,

*Tamatave, August 29, 1875.*

THE reported prevalence of pestilential small-pox on the north-east and west coasts of Madagascar renders it inexpedient for me to avail myself at this moment of the services of Her Majesty's sloop "Flying Fish," so kindly placed at my disposal by his Excellency Rear-Admiral Macdonald, for the purpose of enabling me to visit certain ports on either coast.

Under these circumstances I shall feel much obliged should the performance of this duty not interfere with any more important service by your calling on the way to Mozambique at Marancet, a port situate about 180 miles north of Tamatave, and Vohemaro much further north, for the purpose of showing our military flag at both places, which are important trading stations in connection with the Mauritius.

On arrival at these ports it is desirable that you should hold an interview with the Hova Commandants in command, and impress on these officials the necessity of their protecting and facilitating British trade, and prohibiting the introduction or sale of slaves from beyond sea, within their respective districts.

From your conciliatory attitude towards the native authorities which I have had

an opportunity of observing, I feel sure that your visit to these stations will be productive of much good to British interests; and I beg herewith to inclose letters of introduction to the Hova Commandants of both ports in order that you may be received not only in a friendly manner, but at the same time with due courtesy and honour.

I have, &c.

(Signed) T. C. PAKENHAM.

Inclosure 2 in No. 133.

*Consul Pakenham to Rear-Admiral Macdonald, R.N.*

Sir,

*Tamatave, August 29, 1875.*

I HAVE the honour to acknowledge the receipt on the 25th July ultimo of your Excellency's despatch dated Aden the 21st May, reporting that your Excellency had succeeded Rear-Admiral Cumming as Naval Commander-in chief on the East India Station.

And, on the 27th instant, I received from Commander Crohan a further despatch from your Excellency placing the services of Her Majesty's sloop "Flying Fish" at my disposal for the purpose of conveying me to any ports in the Island of Madagascar which it is desirable I should visit.

I feel greatly indebted to your Excellency for having sent the "Flying Fish" to Tamatave, and should gladly have availed myself of the opportunity thus afforded me of visiting certain ports on the north-east coast, and Majunga on the west coast, of this island, had I not reason to believe that in the localities alluded to pestilential small-pox prevails, which might subject the "Flying Fish" on her return to Tamatave to quarantine prior to my landing.

Under these circumstances I have not felt myself justified in depriving the Senior Officer of the services of this vessel for so protracted a term.

But I have requested Commander Crohan (who is about sailing with the "Flying Fish" for Mozambique) to call in on his way at two important trading stations on the east coast—Marancet and Vohemaro—for the purpose of visiting the Hova Commandants at these ports, and impressing upon them the necessity of protecting and facilitating British trade in their respective districts, and above all using their best endeavours for the suppression of the Slave Trade from beyond sea.

From my short acquaintance with Commander Crohan, I feel sure that this service will be efficiently performed, and that much good will be effected by our military flag being shown at the aforementioned ports.

Renewing my thanks for the support I have received from your Excellency in the performance of my duties, I have, &c.

(Signed) T. C. PAKENHAM.

P.S.—Commander Crohan has been furnished by me with letters of introduction to the Hova Commandants at Marancet and Nohemaro.

No. 134.

*Consul Pakenham to the Earl of Derby.—(Received December 11.)*

My Lord,

*Tamatave, September 11, 1875.*

HAVING received information that fifteen Mozambique slave children (eight boys and seven girls) landed very recently from Zanzibar, had been offered for sale at Tananarivo on the 30th ultimo, and the source from which I derived this information not permitting me to doubt its accuracy, I have considered it my duty, pending a full inquiry into this matter, to transmit both to Rear-Admiral Macdonald and Her Majesty's Acting Consul-General at Zanzibar, the report which has reached me, and I beg to inclose, for your Lordship's information, copies of my letters to both these officers on the subject.

I have, &c.

(Signed) T. C. PAKENHAM.



## Inclosure 1 in No. 134.

*Consul Pakenham to Dr. Kirk.*

Sir,

*Tamatave, September 11, 1875.*

I CONSIDER it my duty to report to you that fifteen Mozambique slave children (eight boys and seven girls) were found in the possession of certain Arabs at Antananarivo, the Capital of Madagascar, on the 30th ultimo; that most of these children were entirely unacquainted with the Malagasy language, and that all of them declared that they had been embarked at Zanzibar, and introduced to Madagascar by the Arabs in whose possession they were found, about six weeks previously.

The source from which I have obtained this information does not admit of my doubting its accuracy, and I therefore lose no time in placing you in possession of the above particulars.

I have, &amp;c.

(Signed) T. C. PAKENHAM.

## Inclosure 2 in No. 134.

*Consul Pakenham to Rear-Admiral Macdonald.*

Sir,

*Tamatave, September 11, 1875.*

I HAVE the honour to report, for your Excellency's information, that on the 30th ultimo fifteen Mozambique slave children (eight boys and seven girls) were found at Antananarivo, the Capital of Madagascar, in the possession of certain Arabs; that several of these children could not speak Malagasy, and that all of them, on being questioned, declared that they had, within the last six weeks, been introduced into this island from Zanzibar by the Arabs in whose possession they were found.

I am further informed that a certain number of children of the same description, and introduced at the same time, had been already disposed of as slaves prior to the discovery of the former lot, and that there are good grounds for believing that Mozambique slaves in considerable numbers have very lately been landed on the west coast of Madagascar, and thence sent inland.

As the source from which I have obtained this information does not admit of my doubting its accuracy, I have considered it my duty to communicate these particulars to your Excellency with the least possible loss of time.

I have, &amp;c.

(Signed) T. C. PAKENHAM.

## No. 135.

*Mr. Lister to Consul Pakenham.*

Sir,

*Foreign Office, December 15, 1875.*

WITH reference to your despatch of the 11th September last, I am directed by the Earl of Derby to acquaint you that his Lordship approves the letters you wrote to Rear-Admiral Macdonald and Commander Crohan on the occasion of the "Flying Fish" being placed at your disposal to visit the ports of Madagascar.

I am, &amp;c.

(Signed) T. V. LISTER.

## No. 136.

*Mr. Lister to Consul Pakenham.*

Sir,

*Foreign Office, December 17, 1875.*

I AM directed by the Earl of Derby to inform you that his Lordship approves your having communicated to the Commander-in-chief of Her Majesty's naval forces on the East Coast of Africa, and to Her Majesty's Agent and Consul-General at Zanzibar,



the information, reported in your despatch of the 11th September last, relative to the introduction into Madagascar of certain Mozambique slave children from Zanzibar.

I am, &c.  
(Signed) T. V. LISTER.

No. 137.

*Mr. Lister to Consul Pakenham.*

Sir,

*Foreign Office, December 20, 1875.*

I HAVE laid before the Earl of Derby your despatches of the 15th July and 11th September last respectively, relative to the Slave Trade carried on between the Mozambique and Zanzibar territories and the Island of Madagascar, and to the alleged participation of certain Hova officials in this illegal traffic, and I am now directed by his Lordship to convey to you his approval to your proceedings as therein reported.

I am further to instruct you to place yourself in communication with the Admiral or the Senior Naval Officer in command of Her Majesty's naval forces on the East African Station, and to make a joint protest with that officer to the Hova Government against the violation of their Treaty engagements with this country, as evidenced by the proceedings to which you have already called their attention.

You will, at the same time, point out to the Hova Government that Her Majesty's Government have learnt these proceedings with regret and displeasure, and that they trust that stringent measures will be adopted both to prevent a recurrence of the slave dealings of which Her Majesty's Government have just cause to complain, and to ensure the adequate punishment of the parties implicated.

I am to add that the Lords of the Admiralty have been requested to instruct the Naval Officer in command of Her Majesty's naval forces on the East African Station to co-operate with you in making a representation to the Hova Government in the sense above indicated.

I am, &c.  
(Signed) T. V. LISTER.

No. 138.

*Mr. Lister to Consul Pakenham.*

Sir,

*Foreign Office, December 22, 1875.*

I AM directed by the Earl of Derby to transmit to you the accompanying copy of a despatch from Her Majesty's Agent and Consul-General at Zanzibar,\* reporting certain information which had reached him in regard to the alleged emancipation of slaves by the Hova Governor at Majunga, and I am to instruct you to make inquiries with the view of ascertaining the truth of the statements in question, and to report the result to this Department.

I am, &c.  
(Signed) T. V. LISTER.

## REPORTS FROM NAVAL OFFICERS.

---

No. 139.

*Commander Tuke to Rear-Admiral Cumming.*

Sir, "Rifleman," at Zanzibar, November 19, 1874.  
I HAVE the honour to inform you that the murderer of Lieutenant McCausland, Bwana Heri (a Wagunia), died in the fort at Zanzibar on 21st July, 1874, as per report from Her Britannic Majesty's Consul-General, with whom I have communicated on the subject.

I am, &c.  
(Signed) STRATFORD TUKE.

---

No. 140.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

(Extract.) "Glasgow," at Trincomalee, December 5, 1874.

I PERFECTLY agree with Dr. Kirk in the remarks he has made respecting the success attending the Treaty of 1873 in stopping the export of slaves; and I also consider that the Sultan is entitled to some consideration for the manner in which he has hitherto acted; in fact, I could almost desire that some compensation should be made to His Highness for the great pecuniary loss he must have sustained; but, on the other hand, I feel we must not forget the necessity of acting with promptness and decision if the Slave Trade is really ever to be suppressed; and I believe that every day's delay is only weakening our present position, for it is only giving the traffickers in slaves breathing-time to concert plans for carrying on their trade.

I may be wrong in my ideas, which, of course, must be more or less formed from the reports received, and conversations held with, the officers in command of the cruisers under my orders; but when I am told, and that not in solitary instances, by officers, that they learn that the Arabs are now well satisfied with the land route; that they are much obliged to the English for having forced them to this method of transport, which is attended by less loss of life and less expense than the sea-passage; that now they obtain provisions and water at the villages along the route without any difficulty, and find a ready market in the Somali country and the villages along the coast; I cannot but believe that an established system is being organized, which, the longer it is allowed to last, the greater the difficulty will eventually be in stopping it. I have even heard it whispered that some of the slaves sold to the Somalis are retailed by that tribe, the ultimate buyers being the Arabs of the Persian Gulf, and that they are taken by the Gulf of Aden into the Red Sea. I have stationed the "Vulture" in the Gulf for the purpose of ascertaining, in concert with the Political Resident at Aden, any information on this subject; but as all dhows in that neighbourhood would probably claim the protection of Egypt or Turkey, it would not be prudent to do more than make inquiries at present. The officer I have detached on this duty is one in whose intelligence I have every confidence, and I hope before long to give your Lordships more full and accurate information on this point.

There are some observations in Dr. Kirk's letter which I have read with some surprise, the following in particular. He says:—"I venture to assert, from a very intimate acquaintance, that it is quite impossible to cut off the Caravan route; if closed at one crossing, it will only pass a few miles beyond, &c." This statement is so totally



in opposition to my own opinion, to all the reports that have been made to me from time to time, and also to the views expressed by Vice-Consul Elton in a letter to Captain Prideaux dated 18th March, and which has just been published in the correspondence forwarded in their Lordships' despatch of 12th August, 1874, and in which he says that by posting 200 men along the Pungani or Dar-es-Salam Rivers, it would be impossible, for many reasons, for any caravan to pass further north. The places suggested by Captain Elton, as far as I can judge, could not have been better selected.

Again Dr. Kirk suggests that slaves who started from the interior for the coast, before the Treaty of 1873 was signed, should be permitted to be "worked off" before any further steps are taken.

There would appear to me to be great difficulty in determining how long this should be allowed to extend, for it seems that so long as the dealers find no opposition is made to the traffic of slaves by land, so long will they continue to transport them to the coast; and as it is well known that, as Dr. Kirk says himself, some caravans may have set out years ago, we may, I fear, if this is permitted, be yet very far from seeing our object gained; and we must not lose sight of the fact that, during the whole of this period of grace (so to speak), the coast will have to be most carefully guarded by ships and boats, at great trouble and expense.

In conclusion I would remark that as there is little doubt that the export of slaves by sea, direct from the Sultan's dominions, will continue but small, if our squadron is kept actively employed; and as I hope that the traffic from the mainland to the Islands of Pemba and Zanzibar in ones and twos may be checked by the boats of Her Majesty's ship "London," I sincerely trust that Dr. Kirk may find, on his return to Zanzibar, that the time is not far distant when, in addition to gaining these points, he may see his way clear for taking steps for further suppressing, or even ultimately eradicating, the Slave Trade on the East Coast, and I feel confident that no one can better carry out this work than he who so ably brought to a successful termination the Treaty of the 5th June, 1873, which had been submitted to the Sultan by Sir Bartle Frere.

I have, &c.  
(Signed) A. CUMMING.

No. 141.

*Commander Tuke to Rear-Admiral Cumming.*

Sir,

"*Riflemam*," at Zanzibar, December 12, 1874.

I HAVE the honour to report that, as I was steaming out of Kiswara Bay, on the morning of the 7th instant, I observed a dhow, showing no colours, on a reef on the north side of the bay. I stopped and sent the whaler, in charge of Mr. Herbert K. L. Phillips, Sub-Lieutenant, to board her; he returned shortly afterwards with a slave boy and nakoda in the whaler, and reported that she had no colours or papers, and that there were four other slaves in the dhow.

2. I examined the slave boy, and he said that he was a slave, and wished to be freed, and that there were four others in the dhow, who were detained against their will.

3. I then ordered the dhow to be brought alongside.

4. She had on board 1 nakoda, 1 passenger, 2 crew, and 5 male slaves, her cargo consisting of a few bags of rice and seed.

5. I examined the remainder, and feeling satisfied that she was engaged in the Slave Trade, I detained her.

6. I towed the dhow for three days, attempting to take her to the port of adjudication, but she became so leaky I was compelled to destroy her.

7. On the 12th instant the dhow, slaves, and cargo were condemned at the Vice-Admiralty Court at Zanzibar.

8. This dhow came from Mikindini, and the slaves were shipped at the same place.

9. It is not known whether the master ever shipped slaves before.

10. This dhow at the trial was proved to belong to the Collector of Customs at Chole Island, who is a Banyan.

11. I beg to attach return of vessel detained, as being engaged in the Slave Trade.

I am, &c.  
(Signed) STRATFORD TUKE.



Inclosure in No. 141.

RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where. If at Sea, state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on board.					To what Port sent for Adjudication.	Condition of the Slaves and Vessel; the Number of Deaths before Adjudication; and the Number Emancipated.
		Vessel.	Master.	Owner, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Number of—			Where Shipped.			
																Men.	Women.	Boys.		Girls.		
1874 Dec. 7	Kiswara Bay	Not known	Musikagani bin Singa	Name not known; Chole Is-land	Nil..	Dhow	2	Nil	15-3	Mikindini	Zanzibar.	Chole Is-land	Not known.	Rice and seed.	Not known.	4	Nil	1	Nil	Nead Mikindini	Destroyed; condemned at Zanzibar	The slaves were in good condition; no deaths.

"Riflemen," Zanzibar, December 12, 1874.

(Signed)

STRATFORD TUKE, Commander.

*Commander Tuke to Rear-Admiral Cumming.*

Sir,

*"Rifleman," at Zanzibar, December 12, 1874.*

I HAVE the honour to report that, on the 8th December, 1874, while lying at anchor at Kilwa, I sent the cutter and whaler away in charge of Lieutenant William E. Black, Mr. Charles Austin, boatswain, 2nd class, being in the whaler, to search the River Kizimofogo and its creeks.

2. On the evening of the 8th a dhow was seen by the boats, with a number of persons on board, and they chased her, and the nakoda, observing he was being pursued, ran his dhow into a creek and beached her, and about 15 or 16 women and children were seen hurriedly disembarked, running hither and thither, not knowing where to conceal themselves or where to go.

3. On her being boarded, there was found one slave boy, who declared that he was a slave, and he wished to be free, and that he was detained in the dhow against his will, and did not know for what purpose he was in the dhow.

4. The dhow having no colours or papers, Lieutenant Black detained her and brought her alongside the "Rifleman" on the following day, viz., the 9th instant.

5. The dhow had on board, 1 nakoda, 2 crew, 10 passengers, and 1 slave boy; no cargo.

6. Having investigated the case, I felt satisfied that the dhow was engaged in the Slave Trade, and I detained her.

7. I allowed the passengers to be landed at Kilwa, and detained on board the nakoda and slave boy for passage to Zanzibar.

8. The surveying officers having reported to me that she was leaky and unseaworthy, I ordered her to be destroyed.

9. On 12th instant the dhow and slave boy were condemned by the Vice-Admiralty Court at Zanzibar.

10. This dhow came from Keelwa, and the slave was shipped at the same place. It is not known whether the master ever shipped slaves before.

11. I attach a return of vessels detained as being engaged in the Slave Trade.

I am, &c.

(Signed) STRATFORD TUKE.

---

Inclosure in No. 142.

RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where. If at Sea, state latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—		Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.					To what Port sent for Adjudication.	Condition of the Slaves and Vessel; stating the Number of Deaths before Adjudication; and the Number Emancipated.
		Vessel.	Master.	Owner, and of what Place.			Men.	Guns.	Tons.	From.	Bound.				Belonging.	Number of—			Where Shipped.		
																Men.	Women.	Boys.			
1874 Dec. 8	Kizimofogo River, near Kelwar	Not known	Amadi ben Juma	Not known	NH	Dhow	2	Nil	7·8	Quiloa	Kizimofogo River	Not known	Nil	...	Nil	...	1	...	Not known	Destroyed; condemned at Zanzibar	The slave boy was in good condition.

“Riflemen,” Zanzibar, December 12, 1874.

(Signed)

STRATFORD TUKE, Commander.



No. 143.

*Commander Tuke to Rear-Admiral Cumming.*

Sir,

*"Rifleman," at Zanzibar, January 2, 1875.*

I HAVE the honour to report that, on the afternoon of the 17th December, 1874, I sent the cutter and whaler away from this port in charge of Lieutenant William Edward Black, Senior Lieutenant of this ship, Mr. Charles Austin, boatswain, 2nd class, being in the whaler, to cruise to the southward of Zanzibar for the suppression of the Slave Trade.

2. On the 19th December, 1874, whilst off Bagamoya, Lieutenant Black detained a dhow or native vessel, name and nation not known, of which Salem bin Abdullah was master, on the ground that she was engaged in the Slave Trade. She had no colours or papers, and had on board 1 nakoda, 1 crew, 1 passenger, and 1 male slave.

3. Lieutenant Black took the slave out of the dhow and let her go, knowing that she could be arrested on her return to Zanzibar, the owner being well known at that port.

4. The slave boy was taken into Court on 2nd January, 1875, and was condemned, as also was the dhow from which he was liberated.

5. This dhow has not yet been apprehended.

6. This dhow came from Zanzibar, and the slave was shipped at the same port, but it is not known whether the master ever shipped slaves before.

7. On 29th December, 1874, when off the south-west extreme of Scindo Island, Lieutenant Black detained the dhow, or native vessel, named "Salaniti," nationality English, and having English papers 18 months old, Sabudi being master, flying English colours, on the ground that she was engaged in the Slave Trade, the name of master and dhow as given by the nakoda did not agree with those on the papers.

8. She had on board at the time of detention 1 nakoda, 8 crew, 24 passengers, and one male slave.

9. Lieutenant Black landed 21 passengers and their private property at Dara Salaam, and two he transferred at their own request to another dhow, and one he brought to Zanzibar with the nakoda and crew in the dhow, as he had kidnapped the slave.

10. The dhow, nakoda, crew, and slave, were brought to this port on 31st December, 1874, and the dhow was condemned at the Vice-Admiralty Court at Zanzibar on 1st January, 1875.

11. On clearing this dhow completely out, before breaking her up, a large quantity of slave irons were found stowed under the ballast.

12. The slave boy the dhow had on board declared he had been stolen from Zanzibar.

13. This dhow came from Zanzibar, and the slave was shipped at the same place. It is not known whether the master ever shipped slaves before, but as slave irons were found on board, it is probable that he has done so.

14. On the afternoon of 29th December, 1874, Lieutenant Black, whilst off the south-west extreme of Scindo Island, detained the dhow or native vessel, name and nation not known, whereof Sodi was master and owner, on the ground that she was engaged in the Slave Trade.

15. She had neither colours nor papers, and had on board three male slaves, who declared that they were slaves, and did not know what their ultimate fate would be.

16. She had on board at the time of detention, 1 nakoda, 4 crew, and 3 slaves.

17. Lieutenant Black took the dhow in question to Zanzibar, with captain, crew, and slaves.

18. The slaves were mere boys, and the nakoda declared that they were the crew, and those called by Lieutenant Black crew were passengers.

19. The slave boys could not possibly have worked the dhow or hoist the sail.

20. This dhow was acquitted, and this ship condemned in cost, on 1st January, 1875.

21. It is not known whether the master has ever shipped slaves before.

22. Under the circumstances, I have appealed against this ship being charged with costs, as it was evident from the age and short time these slaves had been afloat that they were quite incompetent to manage the vessel, and am convinced they were marketable slaves.

I am, &amp;c.

(Signed) STRATFORD TUKE.

## Inclosure in No. 143.

## RETURN of Vessels Detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where; if at sea state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel; stating the Number of Deaths before Adjudication, and the Number Emancipated.
		Vessel.	Master.	Owners, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Men.	Women.	Boys.	Girls.		
1874. Dec. 29	Off south-west extreme of Schendo Island	Talamfi ...	Suladi ...	Ismael Kam-gau, of Zanzibar.	English ...	Dhow.	8	Nil	116.6	Zanzibar	Kilwa ...	Zanzibar	Not known	Passengers and seed	Not known	...	...	1	...	Zanzibar	Very good; no death; one.
Dec. 29	Ditto ...	Not known.	Sodi ...	Sodi; Zanzibar	Nil	Ditto	3	Nil	27.1	Choli Island	Zanzibar.	Ditto	Ditto	Seed	Ditto	...	...	3	...	Choli Island	This dhow was acquitted.
Dec. 19	Bagamoya ...	Ditto	Sulim bin Abdulla	Khafan, of Zanzibar	Nil	Ditto	1	Nil	15.3	Zanzibar	Ditto	Ditto	Ditto	Firewood	Ditto	...	...	1	...	Slave only brought into Court	Very good; no death; one.

"Rifleman," Zanzibar, January 2, 1875.

(Signed)

STRATFORD TUKE, Commander.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

*"London," Zanzibar, January 7, 1875.*

I HAVE the honour to report, for your information, the capture on the 3rd instant of a slave dhow, named the "Puda Mali," by one of the launches belonging to this ship, in charge of Mr. Thomas J. Mill, acting boatswain, 2nd class, superintending.

2. Mr. Mill states that at 3.30 P.M. on the 3rd instant, when about fifteen miles to the southward of Pemba, he sighted a dhow standing across from the north end of Zanzibar (probably Kokotoni) towards Pemba.

The launch gave chase, and succeeded in overhauling her in about half-an-hour.

3. The dhow proved to belong to a man named Kermali Madain, a resident in Zanzibar, name of nakoda, Baraka, and sailing under a provisional pass from Her Britannic Majesty's Consul-General at Zanzibar, dated 24th October, 1874. This pass stated her crew as nine, including the nakoda; but on counting the persons on board there proved to be eighteen, twelve males and six females. The nakoda being unable to give a satisfactory account of the latter, Mr. Mill proceeded to disarm the crew, and then took the nakoda, with four other men (one of whom, Khamis, supposed to be the owner of the slaves), on board his own boat, placing the coxswain and five of the launch's crew on board the dhow. He then took the prize in tow and made for this port, where he arrived on the morning of the 4th.

4. As soon as practicable after their arrival the case was brought before the Vice-Admiralty Court, the result being that the dhow and the six female slaves were condemned.

One of the latter proved to be a Mgindo woman, evidently lately imported from the interior, as she could not speak Kisuhahili or make herself understood to any of the Zanzibar people.

5. The dhow measured 25.78 tons. Nothing is known of the antecedents of the master, nor where the slaves were shipped.

I have, &c.  
(Signed) GEORGE L. SULLIVAN.

---



Inclosure in No. 144.  
RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where, If at Sea, state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board				To what Port sent for Adjudication.	Condition of the Slaves and Vessel; stating the Number of Deaths before Adjudication; and the Number Emancipated.	
		Vessel.	Master.	Owners, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Number of—			Where Shipped.			
																Men.	Women.	Boys.				Girls.
1875 January 3	15 miles south of the Island of Pemba	Puda Mali	Baraka ...	Kernali Madani; Zanzibar	None	Single-masted dhow	9	...	25.78 (measured)	North end of Zanzibar	Island of Pemba	of Zanzihar ...	Not known	Slaves ...	Not known	2*	6	Nil	Nil	Not known.	Vice-Admiralty Court at Zanzibar; condemned on 6th instant.	Vessel leaky; slaves in good condition; lately shipped.

\* Not condemned.

“London,” Zanzibar, January 6, 1875.

(Signed)

GEORGE L. SULLIVAN, Captain.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

*"London," Zanzibar, January 25, 1875.*

I HAVE the honour to report, for the information of the Lords Commissioners of the Admiralty, that in compliance with a request from her Majesty's Acting Consul-General at Zanzibar, contained in his letter of the 15th instant (herewith inclosed), and, in consequence of threatened hostilities at Mombasa between a large force under the rebel Akida Mohammed-bin-Abdullah and the troops of the Sultan acting under the Governor of the town, I directed Commander Tuke to proceed in the "Rifleman" to that place, for the purpose of providing protection to the lives and property of British subjects residing there, in the event of open collision between the two parties and with orders to report to me by the earliest opportunity the state of affairs. I further ordered Lieutenant-Commander Gray, of Her Majesty's ship "Nassau," to hold his ship in readiness to embark the Acting Consul-General and myself, with an additional force from the "London," for conveyance to the scene of action, should subsequent intelligence be of so serious a nature as to require our presence in Mombasa.

2. A second communication from the Acting Consul-General having informed me that hostilities had actually begun, and that the town had been attacked and plundered by the rebel Akida, and also requesting that, as soon as the "Nassau" could be got ready for sea, Lieutenant Gray might be directed to provide him a passage to Mombasa, I at once ordered Lieutenant Gray to have his vessel ready to proceed to sea the following day for that purpose.

3. At noon on the 16th instant, the Acting Consul-General having embarked, I proceeded on board the "Nassau," taking with me two companies of small-arm men, a field-piece and party, and the steam-cutter of the "London," as a rocket-boat, and immediately after weighed and left for Mombasa where, on our arrival the following morning, we found the "Rifleman." From her we ascertained that affairs had assumed a very serious aspect, that the rebel Akida was in possession of a strong fort which commanded the town, mounting, as we afterwards found, 41 guns, and from which he was harassing the opposite party, and that much property belonging to British subjects had suffered.

4. The ships having been anchored within shelling distance, it was then decided that the next day an ultimatum should be sent to the Akida, calling on him at once to surrender the fort on pain of bombardment by the ships and rocket-boats.

Early the following morning, I despatched Lieutenant Gray, with the ultimatum from the Acting Consul-General, giving the Akida until noon to decide what he would do. Shortly before that hour, Lieutenant Gray returned to the ship bearing the Akida's refusal to submit, and declaring his readiness to fight. On receipt of this reply, the Acting Consul-General placed the matter in my hands, with a request that I would take the necessary steps for the reduction of the fort.

5. At 1 P.M., having sent one company of the "London's" small-arm men, under Lieutenant A. G. Hamilton, on board the "Rifleman," and the rocket-boats of the "London," "Rifleman," and "Nassau," under the command of Lieutenant W. Annesley, of the "London," had taken up their position, I made the signal to engage the fort, when both ships and boats opened fire simultaneously, which was instantly responded to by the fort.

6. At 1.55 P.M., I signalled to weigh and close, when the "Nassau," followed by the "Rifleman," gradually approached the battery. At 2.30 P.M., the "Nassau," being then about 350 or 400 yards from the fort, owing to the narrowness of the channel, anchored head and stern, the "Rifleman" taking up a position close outside her, both ships then opened fire on the fort with guns and small arms, which the enemy replied to with round shot (which passed over the ships) and musketry; the latter was directed chiefly at the rocket-boats, which were being admirably handled by Lieutenant Annesley, who was then advancing to a position closer to the fort, to gain which he had to round the reef forming the narrow channel, and, consequently, pass close under the batteries. At 3 o'clock, finding that the guns on the sea-face of the fort were silenced, I directed Lieutenant Gray to weigh, and proceed inside the reef, passing close under the fort, and, at the same time as the "Rifleman," on whose 6½-ton gun we were principally dependent for breaching, but which could not be brought to bear on the fort without firing over us, or the point of land, was still under weigh, I gave Commander Tuke permission to pass ahead of us whilst the "Nassau" was weighing. The ship now steamed up to within 200 yards of the fort; and although, from its construction, it is



doubtful if, at such close proximity, those inside could have depressed their guns sufficiently to strike either ship, still it is certain that the overwhelming fire at this short range from the small-arm men, on their decks, rendered it all but impossible for the enemy to serve their guns, or to show in the embrasures. Indeed, to this, and to the effect of the double-shell from the heavy gun of the "Rifleman" (the projectiles from which breached the upper part of the wall wherever they struck) is mainly attributable the fact that no casualty of any kind occurred on board either of the ships or boats.

7. Both ships having passed the port, I was preparing to take up a position opposite the gates on the town side of it for the purpose of breaching them, and storming the place next day, when just as the "Nassau" opened the inner face of it, the Akida's colours were hauled down, on which I made a general signal to cease firing and anchor.

8. The same evening the rebel Akida came on board the "Nassau" and surrendered himself to me as a prisoner, and on the following day gave up the keys of his fortress.

The 19th was occupied in making arrangements for the safety of the Akida and his followers, and preparations for handing over the fort to the British force, who were to enter it the next day.

9. In the forenoon of the 20th I landed with the whole of the naval force at my disposal, viz., the small-arm men of the "London," "Nassau," and "Rifleman," and accompanied by Her Majesty's Political Agent, marched into the fort, where we were received by the defeated Akida, and after taking possession of it, and hoisting the flag of the Sultan, under a general salute, I transferred the possession of the fort to the Political Agent who, on our marching out of the place delivered the keys over to the Governor of Mombasa.

10. Having taken the Akida with a few of his followers on board the "Nassau," for conveyance to Zanzibar, where they will be for the present detained under the protection of the British Representative, the "Nassau" and "Rifleman" the same afternoon weighed and left for Zanzibar, where they arrived the following day.

11. In conclusion, it is my pleasing duty to bring before your notice the praiseworthy and gallant conduct of the officers and men under my command without exception.

Where all behaved equally well it would be impossible to draw any distinction, were it not for the greater responsibility which devolved on some more than others, and in this manner I would especially mention my high appreciation of the conduct of Commander Stratford Tuke, of the "Rifleman," and Lieutenant-Commander Gray, of the "Nassau," as displayed in the skilful manœuvring of the vessels under their command during the action, and the gallant manner in which they took them past the port through a narrow channel and under fire. I am also much indebted to Lieutenant Annesley, of this ship, who commanded the division of rocket boats, as also to Lieutenant Honourable Foley Vereker, and Sub-Lieutenant Harry G. Grey, who under him commanded the cutters of the "Nassau" and "Rifleman," and to Navigating Sub-Lieutenant J. W. Dixon, who throughout the action piloted them safely through the reefs.

Nothing could have been more admirable than the manner in which Lieutenant Annesley and these officers carried out the duties assigned to them, at one time under a heavy fire of musketry when closing the fort.

12. The loss inflicted on the Akida's troops may be roughly estimated at about seventeen killed and fifty wounded, but we were unable to obtain any positive information on this point.

13. For a detailed account of the circumstances attending the insurrection against the authority of the Sultan of Zanzibar and the ultimate disposal of the Akida and his followers, I must refer you to the despatch of Her Majesty's Political Agent; but with regard to its bearing on the Slave Trade question and the political results which may be expected from the successful suppression of such a disturbance, I intend to offer some remarks in my next report to you on the former subject.

14. Trusting that my action in this matter will meet with the approval of yourself, as well as that of their Lordships and Her Majesty's Government.

I have, &c.

(Signed) GEORGE L. SULLIVAN.



*List of Officers belonging to Her Majesty's ship "London," embarked on board Her Majesty's ship "Nassau," who were present at the Attack on the Port of Mombasa, on January 18, 1875.*

Lieutenant W. M. Annesley.

Lieutenant Arthur S. Hamilton.

Sub-Lieutenant Harry D. Law.

Mr. W. H. Hunkin, Boatswain, 1st Class.

Mr. Robert Graham, Gunner, 1st Class.

(Signed) GEORGE L. SULLIVAN, *Captain.*

Inclosure 1 in No. 145.

*Captain Prideaux to Captain Sullivan.*

Sir,

*Zanzibar, January 15, 1875.*

A BUGGALOW, which has just arrived at Zanzibar, having reported that hostilities have commenced at Mombasa between the Governor's troops and those of the insurgent Akida, Mohammed-bin-Abdullah, and that a portion of the town has apparently been burnt, I have the honour to request that Her Majesty's ship "Rifleman" may be dispatched to that port this afternoon, for the purpose of ascertaining whether any measures are required to be taken for the protection of British life and property. Should such appear to be the case, or should any outrages have actually been committed upon the persons or property of British subjects, an immediate report should be dispatched to Zanzibar.

I shall feel obliged by Commander Tuke being instructed to receive on board the "Rifleman" any British or British-Indian subjects who may desire to take refuge on board the vessel with their property.

I have also to request that a passage may be provided on board the "Rifleman" for Mr. Remington, of the Church Missionary Society, who is desirous of returning to the Mission.

I have, &c.

(Signed) W. F. PRIDEAUX.

Inclosure 2 in No. 145.

*Orders issued to Commander Tuke.*

Memo.

*"London," Zanzibar, January 15, 1875.*

A REPORT having reached Her Majesty's Consul-General at Zanzibar that hostilities have commenced at Mombasa between the Governor's troops and those of the insurgent Akida, Mohammed-bin-Abdullah, and he having represented to me that the presence of a man-of-war at that place may be needed for the protection of the interests, if not the lives of British subjects resident there:—

2. It is my direction that, immediately on receipt hereof, you get under weigh in Her Majesty's ship "Rifleman," and proceed with all possible despatch to Mombasa. On arrival there, you will ascertain the position of affairs, and take any steps which circumstances may render necessary for the protection of the lives and interests of the British residents in that town. With this object in view you shall receive on board your ship any British subjects who may desire to take refuge on board her, together with their property, but you must fully understand that no intervention on your part must take place unless loss of life or property has been occasioned to any British subject.

3. In the event, however, of such an outrage taking place, or of your being attacked or the flag insulted, you will then act according to your own discretion, and as the circumstances of the case may require, using force should you deem it necessary.

4. As soon as possible after your arrival at Mombasa, you are to report, for the information of Her Majesty's Political Agent at this place, the state of affairs, and also whether any, and what, outrage, has been committed on the life or property of any British subject resident there; also whether you consider further assistance necessary for their protection.

5. In the performance of this important duty you will be guided by the recognized law of nations in similar cases, and by any requisition or advice which the aspect of affairs may induce Her Majesty's Political Agent to make to you personally or by letter.

6. In the event of your having any information to communicate to the Political Agent, and are yourself unable to return to Zanzibar, you are to send your cutter back immediately with such communication and with instructions to report herself on board the "London."

(Signed) GEO. L. SULLIVAN, *Captain and Senior Officer.*  
To Commander Stratford Tuke, R.N.,  
Her Majesty's ship "Rifleman."

Inclosure 3 in No. 145.

*Captain Prideaux to Captain Sullivan.*

Sir, Zanzibar, January 15, 1875.

IN continuation of my letter of this date, I have the honour to inform you that I have received a message from His Highness the Sultan, informing me that the town of Mombasa has been attacked and plundered by the revolted Akida, and begging that Her Majesty's ship "Nassau" may be dispatched without delay. I have, therefore, to request that, as soon as the "Nassau" can be got ready for sea, she may be ordered to proceed to Mombasa, and that Lieutenant Gray may be directed to provide me with a passage, as it is possible that the intervention of Her Majesty's Political Agent may be required for the protection of British interests at that port. As it is also possible that the property belonging to British subjects may already have been plundered and that resistance may be offered by the Akida to the demands made for reparation, I would suggest that a small force from Her Majesty's ship "London" be also embarked on board the "Nassau."

I have, &c.  
(Signed) W. F. PRIDEAUX.

Inclosure 4 in No. 145.

*Captain Prideaux to Captain Sullivan.*

Sir, "Nassau," at Mombasa, January 18, 1875.

ALL negotiation for the surrender of the revolted Akida having failed, I have the honour to request that with the force at your disposal, you will proceed to take such measures as you may deem necessary for the reduction of the fort.

I have, &c.  
(Signed) W. F. PRIDEAUX.

Inclosure 5 in No. 145.

*Commander Tuke to Captain Sullivan.*

Sir, "Rifleman," at Mombasa, January 16, 1875, 10 P.M.

I HAVE the honour to inform you that I arrived off this port this day at 2.30 P.M., and entered the inner harbour at 3.15, taking up an anchorage off the Custom-house close to the point of embarkation.

2. On entering the harbour, the guns of the fort were loaded and ramparts manned with men, under arms, they, I imagine, not knowing our intention. The flag was lowered to us when passing the fort.

3. I observed that the greater part of the town had been burnt down, the Sultan's house and Custom-house being much damaged by round shot; these I subsequently heard were the chief points of attack.

4. The Customs Agent came off as soon as I anchored, and communicated to me as follows:—

The firing on the town commenced on Tuesday last, at 4 A.M., and was continued night and day until the 16th at 9 A.M.; 30 of the rebel soldiers have been killed and 16 of the Sultan's; the rebel force in the fort being 370. Two hundred soldiers arrived from Takaungu yesterday, the 16th, to re-inforce the Sultan's force, now amounting to 350 in number.



They are chiefly engaged in protecting the Sultan's house and Custom-house, watching the entrance to the fort, &c.

Twenty-five huts belonging to Banians and the British subjects, have been destroyed by fire, and all property lost.

5. British subjects have not been molested in any way, their chief danger is from stray shots and marauders, also fire.

6. There are also 200 British subjects here, exclusive of 25 Banians.

7. I have had an interview with the Governor. He stated that in his opinion Mohammed-bin-Abdullah could and would hold out for a long time, as he had plenty of guns, ammunition, and water in the fort, and they had nothing to breach the walls.

8. I am now making arrangements for embarking British subjects either in dhow or in Her Majesty's ship "Rifleman," for conveyance to Zanzibar, as they consider their lives in great danger; most of their wives and families have already left the town.

9. At the present moment no firing is going on, stray shots only during the day, and no great guns since our arrival.

10. I send this Report in duplicate by several dhows, as there is great difficulty in their getting out of the harbour, being fired upon by the rebel soldiers.

11. The Reverend Mr. Sparshott sent to Her Britannic Majesty's Consul-General at Zanzibar, via Gasi, on the 16th, corroborative of the above.

12. As soon as the safety of the British subject is secured I purpose returning to Zanzibar.

I am, &c.

(Signed) STRATFORD TUKE.

P.S.—*Sunday*, A.M. Dhow could not leave last night.

British subjects do not consider the danger so great as to warrant their leaving the port.

English dhows are allowed free passage this morning.

S. T.

---

Inclosure 6 in No. 145.

*Captain Prideaux to Rear-Admiral Cumming.*

Sir,

*Zanzibar, January 22, 1875.*

I HAVE the honour to acquaint your Excellency that, about six months ago the Akida, or military Commandant of the town of Mombasa, revolted from the authority of His Highness the Sultan of Zanzibar, and after a short conflict with the Belooch garrison took possession of the fort and assumed an independent position. So long as these proceedings did not affect British interests it was not my duty to interfere; but, about three weeks ago, hearing a report that the Akida intended to take active measures against the town, I requested Captain Ward, the Senior Naval Officer, on the East Coast of Africa, to despatch one of the vessels of war then in harbour for the purpose of protecting British life and property and of affording a moral support to the Sultan's Government.

The "Rifleman" was detailed for this duty, and Commander Tuke was instructed to watch events, and if intervention seemed necessary, to return to Zanzibar for further orders.

The "Rifleman" was despatched on the 8th instant, and returned on the 12th. Commander Tuke reported that, on arrival at Mombasa he at once placed himself in communication with the Rev. Mr. Sparshott, the resident missionary, and invited the Governor to hold a conference with him on board the ship. Neither Mr. Sparshott nor the Governor thought there was any immediate danger to be feared, but a wide-spread feeling of alarm existed amongst the Indian community, who through the Customs Agent and other head-men expressed to Commander Tuke their apprehensions that, being the largest holders of property in the place, their position was peculiarly unsafe. The insurgent Chief was also invited by Commander Tuke to be present at the interview, but he persistently refused, probably through fear of treachery.

From this report it seemed to me that the position of affairs at Mombasa did not differ materially from that which had existed for the past six months. The Akida, Mohammed-bin-Abdullah, with a force of about 400 Hadhramaut soldiers, was in possession of the fort, a building of considerable strength and deemed impregnable in



Arab estimation ; while the Governor held the town with a far inferior force, which had a few days previously been reinforced by about 100 men. The fort was known to be well provisioned, and was amply supplied with water, whilst the Akida's soldiers appeared to have full liberty to visit and make purchases within the town.

There was no doubt that the town lay at the mercy of the rebel, and in the event of his determining to attack it, the Indians would probably be the first to suffer. Notwithstanding, therefore, the assurances of the Governor and of the Rev. Mr. Sparshott, I expressed to Government my apprehension that our intervention might shortly be required ; and Captain Ward was good enough, at my request, to order the "Rifleman" to remain at Zanzibar for a few days longer, in order to be in readiness for any emergency that might arise, and to observe the progress of affairs at Mombasa.

On the 15th instant a buggalow arrived at Zanzibar from Takaungu with a report that hostilities had commenced at Mombasa, and that a portion of the town had apparently been burnt. I accordingly requested Captain Sullivan, of Her Majesty's ship "London," the Senior Officer at Zanzibar, to despatch Her Majesty's ship "Rifleman" at once for the purpose of ascertaining what measures were required for the protection of British life and property. On the evening of the same day I received a message from the Sultan, informing me that he had received a letter from Mombasa confirming the report that the town had been attacked and plundered, and begging that the "Nassau" might be permitted to proceed to the port.

I therefore requested Captain Sullivan to give the necessary orders, and to direct Lieutenant Gray to provide me with a passage, as it was probable that the intervention of the Political Agent would be required for the protection of British interests.

On arrival, about 3 o'clock on the afternoon of the 17th, I found that on Tuesday, the 12th, Mohammed-bin-Abdullah had fired upon the Governor's house from the fort, and that his troops had sallied out to attack the town ; that the work of destruction and plunder had continued during Wednesday and Thursday, until a considerable portion of the native town had been destroyed by fire, and that the rebel had only been restrained during Friday by the arrival of 200 additional men from Takaungu. All the Indian residents had removed their families and most of their portable property to the mainland, and the dhows had left the usual anchorage, and taken refuge in the creeks on the opposite shore. After a conversation with the Reverend Mr. Sparshott, I became convinced that unless a British man-of-war was continually on the spot, or unless the Sultan kept at Mombasa a very much larger number of troops than he could conveniently spare from Zanzibar, and his other garrison upon the coast, there could be no possible hope of permanent security to life and property at Mombasa. I therefore determined to demand the surrender of the Akida, and with this view, the two ships were moored to a position outside the reef from which the fort was well commanded by our guns.

Early the following morning I addressed a letter to the Akida, calling on him to surrender, and promising him safety to his life and property and those of his followers ; and informing him that in the event of his not acceding to my terms, I should be compelled to use force against him.

I also wrote to the Sultan's Governor and to the Banyan Customs Agent, acquainting them of my intentions, and directing them to take measures for the protection of the town and its inhabitants.

These letters were conveyed to the Governor's home by Lieutenant Gray, commanding Her Majesty's ship "Nassau," who had thus an opportunity of making himself acquainted with the position of affairs within the town.

A reply was not received till past noon. The Akida stated that his quarrel was not with the English, but with the Sultan of Zanzibar, and he refused to give himself up without firing a shot. I therefore requested Captain Sullivan to take the measures which he considered most expedient for the reduction of the fort, and the first shot was fired from Her Majesty's ship "Nassau," a little after 2 P.M.

As a full report of the naval operations will be furnished to your Excellency by Captain Sullivan, it is unnecessary for me to enter into any details respecting them. I will, therefore, merely say that it was found necessary to bring both the vessels inside the reef, and after a bombardment, which had lasted nearly three hours, the rebel's flag was hauled down, and that he personally surrendered himself on board the "Nassau" about 7 P.M. On the following morning he handed over to me the keys of the fortress.

The next day was occupied in paying a visit to the Sultan's Governor, and in making arrangements for the embarkation of the Akida's family and followers, who amounted to nearly 1,000 souls, including 350 fighting men. This was not accomplished without some difficulty, and it was not till 10 o'clock on the morning of the 20th that the whole of the insurgents were on board the dhows provided for them. The Akida himself

requested that he might be taken with three of his principal Chiefs to Zanzibar on board Her Majesty's ship "Nassau."

On the morning of the 20th, about 200 men from various ships were marched into the fort, the Sultan's flag was re-hoisted, under a general salute, and the keys of the fortress were delivered over to the Governor.

The "Nassau" and "Rifleman" left the harbour of Mombasa about 2 o'clock in the afternoon, and arrived at Zanzibar about 7 o'clock yesterday evening.

The result of these operations has been in the highest degree satisfactory. Tranquillity and confidence have been completely restored at Mombasa, the Sultan's authority re-established, and British prestige maintained, without a single casualty on our side. Had the rebel Chief succeeded in his efforts to obtain possession of Mombasa, there is no doubt that his example would have been quickly followed at Melinde, Lamoo, and other coast towns, and it would have been quite beyond the power of the Sultan to have effected their recovery, whilst British interests would have been seriously jeopardized and a new and unfavourable phase introduced into our Slave Trade policy.

All these contingencies having now been obviated, it has become my duty to request your Excellency to convey the expression of my thanks to Captain Sullivan, of Her Majesty's ship "London;" Commander Tuke, of Her Majesty's ship "Rifleman;" Lieutenant-Commanding Gray, of Her Majesty's ship "Nassau;" and the officers, petty officers, and men, under their command, for the successful and effective manner in which they have assisted in carrying out the necessary operations. I am also under special obligations to Lieutenant Gray for the services which he very ably rendered in preventing any collision between the troops of the Akida and those of the Governor during the embarkation of the former on board the dhows.

Having been an eye-witness of the whole affair, I can also bear personal testimony to the gallant manner in which the three rocket boats, respectively commanded by Lieutenant Annesley, of Her Majesty's ship "London;" Lieutenant the Honourable F. P. Vereker, of Her Majesty's ship "Nassau;" and Sub-Lieutenant Gray, of Her Majesty's ship "Rifleman;" and piloted by Navigating Sub-Lieutenant Dixon, of Her Majesty's ship "Nassau;" were carried in over the reef to the face of the fort under an incessant fire of small arms. The rockets did considerable execution, and were greatly dreaded by the Arabs.

I must not omit to mention the very effective manner in which the 6½-ton pivot gun of the "Rifleman" was served throughout the engagement.

I cannot speak with certainty as to the loss sustained by the Akida's party, but it may be roughly reckoned at fifteen killed and fifty wounded. The fort can no longer be looked on as tenable against Europeans, although no doubt it could still offer a very effective resistance to any Arab force that might be brought against it.

I have, &c.

(Signed) W. F. PRIDEAUX.

No. 146.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

"London," Zanzibar, February 8, 1875.

I HAVE the honour to report, for your information, the capture and destruction of a dhow, name and nationality unknown, by one of the launches of this ship, in charge of Lieutenant A. S. Holt, R.N.

2. She was sighted by the launch on the 2nd January, 1875, apparently working down from Kish Kash; no sooner, however, did she see the boat than she immediately put up her helm, and ran ashore near Ookoongui, near Hurti, on the north side of Port George. Immediately she touched she was abandoned by her crew, and a number of persons who, from appearance and subsequent information, there is no doubt were slaves. These people escaped into the bush, taking with them everything portable, so that when Lieutenant Holt reached her nothing whatever by which her identity could be established was to be found; there was, however, plenty of evidence of her being engaged in the Slave Trade, amongst others a large cask for water, as well as four large chaddies, or "kasihis," two with water still in them. There was also a large quantity of lutama seed scattered about the decks, besides the remains of two bags of the same.

3. Finding that the dhow was so firmly wedged on the shore that he was unable to get her off, more especially as she was beached at high water, Lieutenant Holt determined to destroy her, which he accordingly did, by burning.



4. The case came before the Vice-Admiralty Court at Zanzibar, on the 14th January, and by a decree of the same date, that Court condemned the dhow as having been engaged in the Slave Trade, and approving of her destruction in the manner and for the reasons before mentioned.

5. The usual returns in duplicate are inclosed herewith.

I have, &c.

(Signed)

GEORGE L. SULLIVAN.

---



Inclosure in No. 146.

RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where. If at Sea, state the Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel; stating the Number of Deaths before Adjudication, and the Number Emancipated.
		Vessel.	Master.	Owners, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Number of—		Where Shipped.			
																Men.	Women.		Boys.		
1876 January 2	Ookongui, near Huti, Island of Pemba	Not known	Not known	1. Not known. 2. Pungung supposed.	None	One-masted Dhow	Not known	Not known	73½	Pungung, supposed	Not known	Pungung, supposed	Not known	Slaves	Not known				Not known	Zanzibar, consigned on Jan. 14, 1876.	This dhow ran ashore at sighting one of the "London's" boats; crew and slaves escaped into bush; unable to be got off, and therefore burnt.

“ London,” Zanzibar, January 14, 1875.

(Signed)                      GEORGE L. SULLIVAN, Captain.

No. 147.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

*"London," Zanzibar, February 8, 1875.*

I HAVE the honour to report, for your information, the detention, by one of the launches of this ship, under the command of Lieutenant A. J. Hamilton, R.N., of a dhow named "Nibas," trading with British colours and papers, and belonging to a Hindi of Zanzibar called Peerbhai Jerwmigee.

2. It appears from Lieutenant Hamilton's statement that he boarded this dhow off Mesal Island, in the Pemba Channel, and that on mustering the crew, one African was found to be on board over and above her proper complement, of whom the nakoda could not give a satisfactory account. Subsequent investigation led Lieutenant Hamilton to suspect that the man (who could speak Kisuahalele but imperfectly) was a slave, and owned by one of the passengers, a Hindi British subject, named Tzabjee Boodabhai. In consequence of this, he considered himself justified in detaining the dhow, and accordingly brought her to Zanzibar for adjudication.

3. The case was tried at the Vice Admiralty Court on the 14th of January last, but was adjourned to obtain further information with reference to the Hindi. The result was that on the 26th ultimo a decree of restitution was signed by the Court with reference to the dhow; but the criminal charge against the Hindi having been investigated, it was found that although the African found on board was not a slave (he having been freed by his former master prior to his death), the Hindi had possession of his free papers, doubtless with the object of compelling the man to follow him. For this offence the Court fined him 50 dollars, and considering that there was sufficient justification for the detention of the dhow, directed that the costs of the Court should be defrayed by the fine.

I have, &amp;c.

(Signed) GEORGE L. SULIVAN.

Inclosure in No. 147.

RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where, If at Sea state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel,* stating the Number of Deaths before Adjudication; and the Number Anticipated.	
		Vessel.	Master.	Owners, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Number of—						
																Men.	Women.	Boys.	Girls.			
1875 January 9	Mesa Island	Nibos	Tiroo or Interic	Peerbhai Jee- wungee, Na- Zanzibar	British	Single- masted dhow	9 includ- ing Na- koda	Nil	46							..	..	1	..	Chak-chak...	Not condemned, but costs allow- ed at Zanzibar	* Good. Decree of restitution signed by the Court in this case; levied costs on a Hindi pas- senger by a fine for detaining the free papers of a negro boy.

“ London,” Zanzibar, January 26, 1875.

(Signed)

GEORGE L. SULLIVAN, Captain.



No. 148.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

Sir,

*"Glasgow," at Trincomalee, March 12, 1875.*

WITH reference to previous correspondence, in which I have brought to the notice of the Lords Commissioners of the Admiralty the necessity for arrangements being made with the Portuguese Government to land liberated slaves at Port Mozambique to await passage to Natal by the Cape mail, if it is found desirable that that Colony should be provided with labour by this means, I have the honour now to transmit, to be laid before the Lords Commissioners of the Admiralty, an extract from a letter from Captain Ward, of Her Majesty's ship "Thetis," the Senior Officer of the East African Division, by which it appears that the Governor of Mozambique has given his provisional assent to this arrangement, pending instructions from Portugal, and I would therefore beg, should it be deemed advisable, that steps may be taken to satisfactorily conclude the same.

I have, &amp;c.

(Signed) A. CUMMING.

Inclosure in No. 148.

*Captain Ward to Rear-Admiral Cumming.*

(Extract.)

*"Thetis," February 5, 1875.*

MY object in going to Mozambique was to obtain formal permission from the Portuguese Governor to land slaves here in the event of capture, to await arrival of Cape mail which would convey them on to Natal, the arrangements for their conveyance by these steamers having been already made by the Natal Government.

To this the Governor gave his provisional assent pending instructions from his Government on the subject.

No. 149.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

Sir,

*"Glasgow," at Trincomalee, March 13, 1875.*

I HAVE the honour to inclose herewith, to be laid before the Lords Commissioners of the Admiralty, the copy of a despatch I have received from Captain W. F. Prideaux, Her Majesty's Acting Political Agent and Consul-General at Zanzibar, fully acquainting me of the cause and the attack made by the ships, &c., of the East Coast Squadron on the Fort of Mombasah, and also of the successful issue of those operations, which have already been reported to their Lordships in Captain Sullivan's despatch of the 25th of January, 1875.

2. It is with much pleasure and satisfaction I have read the correspondence on this subject, for, in the first place, the promptness displayed by the naval authorities so soon as any requisition was made, and again, the tact, decision, and judgment shown when action was necessary, reflect much credit on all concerned, and the operations could not have been carried out more successfully or satisfactorily.

3. I have conveyed to Captain Sullivan, Commander Tuke, of Her Majesty's ship "Rifleman," Lieutenant Gray, commanding the "Nassau," Lieutenants Annesley of "London," Honourable F. P. Vereker, of "Nassau," and Grey of "Rifleman," and to Navigating Lieutenant Dixon, of "Nassau," and to the other officers and men employed on this occasion, my appreciation of their conduct, and I have informed them that the efficient manner in which all the various duties were performed, has been learnt by me with much pleasure.

4. After perusing the various reports received, I would beg to bring to their Lordships' special notice the conduct of Lieutenants Annesley, Honourable Vereker, and Grey (of "Rifleman"), and Navigating Lieutenant Dixon, for the able manner in which the rocket boats were handled by them under trying and difficult circumstances; and I would also draw their Lordships' attention to the efficient state of the "Rifleman," and "Nassau."

5. Viewing these operations in reference to the Slave Trade, I cannot but feel that

a wise and prudent step has been taken, for we have materially shown the Sultan of Zanzibar how anxious the British nation is to support his authority, and thereby enable him to assist us in the difficult task we have undertaken. His Highness will fully appreciate the good-will shown towards him, and I believe that most beneficial results are likely to be derived from the services rendered to the Sultan in this instance.

I have, &c.  
(Signed) A. CUMMING.

Inclosure in No. 149.

*Captain Prideaux to Rear-Admiral Cumming, January 22, 1876.*

[See Inclosure 6 in No. 145.]

No. 150.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

(Extract.)

*"Glasgow," at Trincomalee, March 16, 1875.*

THE "Thetis" was at Port Mozambique on the 5th February; she left Zanzibar 13th January, and arrived at Mozambique on 26th, her object for this visit was especially to make arrangements for landing slaves there when on passage to Natal, as explained in my letter of the 12th instant. The "Thetis" then proceeded, at the request of the Portuguese Governor, to ascertain if there was any truth in a rumour that a small Portuguese expedition had been repulsed by dhows a few miles south of Port Mozambique; this was found to be entirely unfounded. Captain Ward obtained temporary permission from the Governor of Port Mozambique to cruise for the suppression of the Slave Trade in Portuguese territorial waters, and several captures were made, with the details of which I am not at present acquainted.

No. 151.

*Commander Tuke to the Secretary to the Admiralty.*

Sir,

*"Rifleman," at Zanzibar, March 24, 1875.*

I HAVE the honour to report that, while cruising off Beara River, west coast of Madagascar, on 10th March, 1875, I observed a large dhow standing in for the land. I immediately chased her, and on my firing she lowered her sail.

2. I sent the first whaler to board her, in charge of Mr. Harry G. Grey, who returned with the Nakoda and some slaves and reported her suspicious.

3. She was flying Arab colours and had Comoro papers, and was fifteen days from Mozambique.

4. On searching her, slave irons and manacles were found on board, also a large quantity of chatties and other necessities for the use of slaves.

5. I then detained her as being engaged in the Slave Trade, and cleared her, transferring her passengers, crew, slaves, &c., to this ship.

6. She had on board at the time Nakoda, owner, 7 passengers, 26 crew, and 12 male slaves; no cargo, except the private property of the passengers.

7. I landed the passengers and their private property at Boyanna Bay at their own request, and detained on board the Nakoda, owner, crew, and slaves for passage to Zanzibar.

8. On the following morning, the dhow having been found unseaworthy by the surveying officers, I caused her to be destroyed.

9. The dhow was condemned at the Vice-Admiralty Court at Zanzibar on 19th March, 1875.

10. The Nakoda has shipped cargoes of slaves before, chiefly from Kilwa and Mozambique; this I discovered from papers in his possession.

I have, &c.  
(Signed) STRATFORD TUKE.

Inclosure in No. 151.

RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where. If at Sea, state the Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.					To what Port sent for Adjudication.	Condition of the Slaves and Vessel; stating the Number of Deaths before Adjudication, and the Number Emancipated.		
		Vessel.	Master.	Owner, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Men.	Women.	Boys.	Girls.	Where Shipped.				
1875 March 10	At sea, off Beara River, west coast of Madagascar	Salama ...	Sapedi Baeui	Abdullah Hamdace, Comoro	Arab ...	Dhow ...	26	...	208-33			Mozambique	Mozambique	Comoro ...	1875 Feb. 25	Nil	...	10	...	2	...	Mjusi ...	Zanzibar ...	In good condition; no deaths. Vessel leaky and unseaworthy.

“ Rifleman,” Zanzibar, March 24, 1875.

(Signed)

STRATFORD TUKE, Commander.



*Commander Tuke to the Secretary to the Admiralty.*

Sir,

*"Rifleman," at Zanzibar, March 24, 1875.*

I HAVE the honour to report that, having received information that a dhow was at Marambitzi which had run a cargo of slaves, I proceeded in Her Majesty's ship I command to Boyanna Bay, where I anchored on 8th March, and sent the cutter and second whaler in charge of Mr. H. G. Grey, Sub-Lieutenant, Mr. F. C. A. Crooke, Acting Navigating Sub-Lieutenant, being in the whaler, to search Marambitzi River and its creeks.

2. On 7th March Mr. Crooke, Acting Navigating Sub-Lieutenant, returned in the whaler, bringing with him the Nakoda of the dhow "Ah-la-hum-de-li-lah," under Johanna colours, also a report from Mr. Grey, who stated that this dhow had brought a cargo of slaves fourteen days before from Mozambique, and that they were landed at Marambitzi; that two men belonging to another dhow saw them disembark about 100 in number, and were prepared to give evidence to that effect. Mr. Grey also reported that the natives were inclined to be hostile after he had detained the dhow in the river.

3. I immediately weighed and proceeded to the anchorage off Marambitzi River, and sent the first and second whalers, in charge of Mr. Crooke, Acting Navigating Sub-Lieutenant, Mr. C. Austen, boatswain, second class, being in the first whaler, to support Mr. Grey in carrying out my orders, which were to bring the dhow to the ship.

I detained the Nakoda on board the ship.

4. On the evening of the 8th March the boats, namely, cutter and first and second whalers returned with the dhow in tow. The crew, who were on shore, would not come with the dhow.

5. On the following day I investigated the case and found by papers in possession of the Nakoda, that he had been constantly running cargoes of slaves, and had been connected with the Slave Trade for over nine years, and the evidence of the two witnesses so clear, I detained her as being engaged in the Slave Trade.

The dhow being found unseaworthy by the surveying officers I caused her to be destroyed.

7. I took the Nakoda to Zanzibar for trial, and on 19th March the dhow was condemned at the Vice-Admiralty Court at that port.

8. The Nakoda has frequently run cargoes of slaves before, chiefly from Kilwa and Mozambique.

I have, &c.

(Signed) STRATFORD TUKE.

---

Enclosure in No. 152.

RETURN of Vessels Detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where, if at sea state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—		Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel, stating the Number of Deaths before Adjudication, and the Number Emancipated.
		Vessel.	Master.	Owner, and of what Place.			Men.	Women.	Tons.	Round.	Belonging.				Number of—					
															Men.	Women.	Boys.	Girls.		
1875 March 9	Maranbitzi, west coast of Madagascar	Al-Ja-imm-de-ell-iah	Mehedimie-bia Tyred Hassan	Mehedimie-bia Tyred Hassan	Jémanna.	Dhow	Not known	Nil	95.2	Infasi.	Maranbitzi	Johanna.	Not known	Nil	...	...	...	...	Zanzibar	Dhow—in an unseaworthy condition

“Rifleman,” Zanzibar, March 24, 1875.

(Signed)

STRATFORD TUKE, Commander.

No. 153.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

*"London," Zanzibar, March 25, 1875.*

I HAVE the honour to report, as follows, the details of the detention and capture of four dhows by the boats of Her Majesty's ship "London," on the ground of their being engaged in the Slave Trade.

1. *"Panga," 23.13 tons.*

This dhow was observed by one of the launches on the night of the 23rd of January last entering the harbour of Kohané, where she (the launch) was lying at anchor. Immediately, however, on the launch being perceived by the people on board the dhow, they put her helm up, and ran her ashore on the Island of Makongui. Twenty minutes nearly elapsed before the Sub-Lieutenant in command of the launch got alongside the dhow, when he found the nakoda, three crew, and two male passengers only on board her, the statements made by these persons being of a most contradictory nature, and information having been obtained from the shore clearly indicating that the dhow had been engaged in the transportation of slaves as recently as that day, she was brought into Court on the 1st February, and on the evidence of a native of Kohané, who had seen the slaves landed from her, together with other suspicious circumstances connected with her, was condemned.

2. *"Conda," 34.48 tons.*

This dhow was boarded by one of the launches on 29th January last off the Island of Makongui. Besides her crew, &c., there were three females on board, whom, from their appearance and other circumstances, the boarding officer (a Sub-Lieutenant) considered were being carried for traffic, and he accordingly detained the vessel for the purpose of bringing her to Zanzibar. The weather, however, was too rough to clear the passage between Pemba and Makongui that night, so the launch returned to Kohané with her prize. In doing this, however, owing to the careless manner in which the crew worked her, the dhow ran ashore on some rocks, and although she eventually floated off, she had sustained such damage that the Sub-Lieutenant in command did not consider it safe to attempt the passage to Zanzibar with the dhow, and having no doubt in his own mind that there was sufficient evidence to condemn her, caused her to be destroyed. He then returned to Zanzibar, bringing with him the nakoda, some of the crew, and the three suspected slaves. At the trial of the case it was found that the women were, in reality, the domestic slaves of an Arab of Zanzibar, and had been to Pemba on their own business, a story quite at variance with that which they told to the officer of the capturing boat. Under these circumstances the Court pronounced a decree in favour of the owners of the dhow, and condemned the ship in damages and costs.

3. *"Salama," 42 tons.*

This dhow was intercepted by the steam pinnace on the 24th February, about two miles from Kohané, in the Island of Pemba, for which port she was making. She had 48 male and female slaves on board, which had been shipped at Pungani, on the mainland, and were intended for the plantations in Pemba. Taken into Court and condemned on 26th February.

4. *Name unknown, 12.24 tons.*

This dhow was seized on the 24th February last, in the Pungani River, and condemned chiefly on the evidence of her own nakoda, on the 5th March. At the time she was boarded there was no one on board but the nakoda, who confessed, however, to having just landed a slave which he had brought from Chikumbui.

I have, &amp;c.

(Signed) GEORGE L. SULLIVAN.



Inclosure in No. 153.  
RETURN of Vessels Detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where; if at sea state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel; stating the Number of Deaths before Adjudication, and the Number Emancipated.
		Vessel.	Master.	Owners, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Men.	Women.	Boys.	Girls.		
1875 Jan. 24	Off Kékani	Panga	Sumbokh	Hamed bin Rashid	None	Dhow	4	Nil	23	Pungany	Klokani	Pemba	1876 Jan. 22 Pungany	Nil	...	...	...	...	...	Zanzibar	Nil.
Jan. 29	Off Makongui	Conda	Khamis bin Ali	Khalfan bin Rashid	Arab	Dhow	5	Nil	34	Chak-chak	Zanzibar	Zanzibar	Not known	Cocoa nuts	Not known	...	3 supposed slaves	...	Chak-chak	Ditto	3 supposed slaves.
Feb. 24	Off Kékani	Salama	Ferez	Heralda	None	Dhow	5	Nil	43	Kroombe	Pemba	Pemba	Feb. 23	None	...	...	17	13	...	Ditto	No deaths; 8L.
Feb. 24	Off Pungany	Unknown	Mabrook Makua	Mahomed, of Angadoga	None	Dhow	3	Nil	12	Pungany	Pemba	Pemba	Not known	None	...	...	...	...	Ditto	...	

(Signed) GEORGE L. SULLIVAN, Captain.

“London,” Zanzibar, February 28, 1875.

No. 154.

## VESSELS employed in Suppression of Slave Trade—East Coast of Africa and Persian Gulf.

Ships.	Guns.	Men.	Station.	Remarks.
Thetis .. ..	13	220	East Coast of Africa.	
Rifleman ..	4	77	Ditto.	
Flying Fish ..	4	126	Ditto.	
Vulture ..	3	90	Aden.	
Shearwater*	4	109	East Coast..	} Surveying vessels, but acting for suppression of Slave Trade so far as possible.
Nassau ..	4	99	Ditto ..	
London ..	2	265	Zanzibar ..	
				Stationery ship, but her boats cruize for suppression of Slave Trade.

Taken from a Return dated 31st December, 1874, the latest received, but it is believed that there has been no change since.

*Admiralty, 2nd April, 1875.*

No. 155.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

Sir,

*"Glasgow," at Bombay, April 5, 1875.*

I HAVE the honour to inclose herewith, to be laid before the Lords Commissioners of the Admiralty, a letter I have received from Captain Ward, of Her Majesty's ship "Thetis," giving fully the particulars of the cruize of the boats of that ship up the Umfoussi River, whilst acting for the suppression of the Slave Trade within the territorial waters of the Portuguese, by special permission from the Governor-General of Mozambique.

2. The expedition under Lieutenant Walters appears to have been conducted with caution and judgment, and the information obtained, as to the manner in which slaves are embarked at the mouths of the river for conveyance to Madagascar, will doubtless prove useful hereafter in preventing their arrival at their destination, although, as Captain Ward says, their departure, as a general rule, cannot be prevented unless greater supervision is exercised by the Portuguese cruisers, or until British vessels are enabled to assist in the work.

I have, &c.  
(Signed) A. CUMMING.

Inclosure in No. 155.

*Captain Ward to Rear-Admiral Cumming.*

Sir,

*"Thetis," Majunga, February 27, 1875.*

I HAVE the honour to inform you that on Friday, January 22nd, at 11 P.M., the pinnace, 1st and 2nd cutters and whaler belonging to Her Majesty's ship "Thetis," left Mozambique harbour under command of Lieutenant Walters, with Lieutenant Ogle and Sub-Lieutenants Maturin and Phillips, under his orders, to cruize for the suppression of the Slave Trade within the territorial waters of Portugal, by special permission from the Governor-General of Mozambique. An Arab, who had been taken prisoner by the "Thetis" when engaged in running slaves from the Mozambique to Madagascar in September last, and who, after having undergone a term of imprisonment at Zanzibar for his offence, offered his services in the suppression of the Slave Trade, acted as pilot and interpreter.

The boats were ordered first to make a cursory examination of the coast immediately to the northward of Mozambique and then to proceed south to the Umfoussi River, near which the ship would join them in a few days.

Soon after daylight on the 23rd, they entered a shallow harbour, marked in the Chart as Port Vellaco, where they all grounded at low-water. From this anchorage they had apparently a view of the whole harbour, and no vessel of any kind was to be seen

\* Ordered home.

then, but the interpreter informed them that the anchorage for the slave dhows lay up a creek at the head of the Bay, completely concealed from view. Accordingly Lieutenant Walters proceeded in the whaler to examine this creek, and till within a few yards of the entrance it appeared as if the boat's head was being run right on to some boulders on the beach, on reaching which, however, she entered a deep passage with bush on either side, which immediately turned sharp to the right, and was so narrow that there was no room to pull the oars; after pulling for about 200 yards the boats emerged into a pool of considerable size, in which two or three dhows might lie without the possibility of being discovered unless by persons acquainted with the place. This lurking place was empty, however, at the time of our boat's visit. Lieutenant Walters remarks, that under no circumstances should an attack be made upon dhows concealed in this place by boats proceeding up the creek without first landing a party to clear the bush, which is of no great extent, and might easily be done.

Leaving Port Vellaco the boats proceeded north to Quisimajulo Harbour, which would apparently repay the trouble of a careful survey. The entrance from headland to headland is about six cables wide, but a reef extends about half-way across from the north headland upon which the sea breaks heavily at low water, and the channel leading to the harbour has an average width of three cables and depth of nine fathoms, in mid-channel it is about three miles long, and at its inner extremity turns sharp to the left and opens out into an imposing sheet of water entirely land-locked, and having good anchorage for ships of any size so far as examined by our boats.

Hearing nothing to lead them to suspect that any slave dhows were waiting for a cargo in this locality, the boats proceeded south to the Delta of the Umfoussi, where (having visited Port Mokambo on their way) they arrived at daylight on the 26th, and entered at the northernmost of the many mouths of this river. The bar at this entrance was anything but pleasant; but all the boats crossed it in safety, though the whaler in which Lieutenant Walters was landing, and which was the only one of the boats under oars at the time, having been kept so for the purpose of picking a good passage, was filled up to her thwarts by shipping two or three seas while doing so. Inside the bar the tide was ebbing so fast that the boats could scarcely stem it, and they accordingly anchored, and in the course of a couple of hours were all left high and dry. Some natives came down to look at them; but were at first afraid to come near. After a little coaxing, however, on the part of the interpreter, they stuck their spears into the ground, and came half way to meet our people. They told them that no dhows were taking in cargoes then; but that two had arrived three days before from Madagascar, and on hearing of the late Portuguese attack had taken fright and left again immediately, they believed for Angoxa.

Being now as it were in an enemy's country every precaution was taken against surprise at night, one of the officers being called every hour, who hailed each of the boats to see that the look-out men were on the alert.

On the morning of the 27th, as soon as the flood had made sufficiently to float the boats, they weighed and proceeded up the principal creek, having to make short tacks in the narrow parts. The pinnace grounded occasionally, but was easily got off again, the depth in the channel being pretty even, and the shoals generally well marked by mangrove bushes. In one place an opening through the mangroves discovered a village, upon which a white flag was exhibited from the boats, which was replied to by the villagers, some of whom came off in a canoe. One of these was an old friend of the interpreter's, and they, of course, embraced affectionately. This man on being asked to act as pilot, said he was afraid, as "perhaps they make bobbery;" upon which he was assured he would be quite safe, and might stay down in the bottom of the boat the whole time; this offended him, and he said he was no coward, if we would give him arms he would fight too, but he was afraid after English boats were gone Arab man would catch him and kill him. Evidently the feeling of the natives is for the present inimical to the Arabs, who they are especially angry with on account of their recent defeat by the Portuguese, which not only resulted in the destruction of their own dhows, but also in the burning of the adjacent native village. They will probably be quite ready to side with the strongest party at anytime, and just now the Arab prestige is gone, and the natives exhibit no friendly feelings towards them. We were told that up to the present time the Arabs had held undisturbed possession of the Umfoussi as a "slave preserve" from time immemorial, English boats never having been seen inside the river before, and the Portuguese only once previous to their recent attack. Further conversation, and a promise of reward, soon led to a good understanding between ourselves and our new friend, and ere long he confessed that he had heard "to-day" that two dhows were still in the Umfoussi, and were about to load with slaves for Madagascar, and though he did



not pretend to know the exact spot where they were concealed, he undertook to pilot the boats in the course of two tides to a place in their vicinity.

This was agreed to, and at 6 P.M. the pinnace floated, and all started in high spirits ready and willing for a hard night's work if necessary. The night was very dark, and the creeks got narrower and narrower, and the turns were sometimes very sharp, but with the aid of the tide good progress was made, poling the boats along, there being no room to pull the oars, except in a few places. The pinnace grounded occasionally, but there was no considerable delay, and the most serious mishap was occasioned by the branch of a tree catching the pinnace's topmast and snapping it short off. The men worked hard, enjoying it immensely, evidently thinking the whole affair great fun and entering into its spirit with great alacrity. But for the constant play of summer lightning the difficulty of threading the way through these dark, narrow, winding mangrove alleys, borne along as the boats were by a strong tide, would have been almost insurmountable.

Here and there the creeks opened out into a broad lagoon, where the oars could be pulled. In one of these considerable excitement was caused by a large dhow-like sail being dimly observed gliding along the edge of the lagoon. In a moment tow-ropes were cast off, and a large canoe was hemmed in on all sides by our boats. Some of her crew in the first moment of alarm jumped overboard, but apparently thought better of it afterwards; and finding that nobody was instantly killed, climbed in again over the bows. There were twelve persons in her, eight or nine being slaves, besides some bags of grain. The interpreter and native pilot thought she was taking both slaves and grain to some dhow that was lading in one of the creeks, and everybody in her appeared too much frightened to give any clear account of themselves, while the interpreters were too much excited by the hope of a capture to do much besides jabber and make a noise. However, as the boats were at this time close to the place where the native pilot informed them they must anchor and wait for another tide, the canoe was taken in tow and brought to the anchorage. Here each of her inmates were taken on board the pinnace separately, and underwent an examination, which finally resulted in allowing them to proceed on their way, the story of the slaves being that they all belonged to one master in Kivolani, by whom they had been sent to procure grain, which they were now returning home with.

The next morning soon after daylight the boats were again under weigh, but the floods did not suffice to take them up to the dhows' place of concealment, and about 10 o'clock they anchored close to the principal mouth of the river and not far from the ruins of the chief village of the district lately burnt by the Portuguese. Soon after anchoring three natives came down to the beach and were taken on board the pinnace; they confirmed previous reports about the dhows, and having been promised a reward if they would find out their precise whereabouts, they were sent away with an understanding that they were to return before the return of the tide; this they did, reporting having found both the dhows, and that the boats had better start immediately as one was going to sail that very night.

The way led through very shoal passages, and the tides being now neap there was barely water enough, so that the progress of the boats was retarded by frequent groundings, and it was quite dark before they reached the creek up which the dhows were. It was, therefore, deemed advisable to anchor the pinnace, and, distributing her crew amongst the other boats, to proceed at once with the two cutters and whaler; for the tide which suited to take our boats up would also suit for the dhow to put to sea, while the darkness would doubtless favour her escape almost as much as it hindered our advance. Time, therefore, was valuable, and now the boats, relieved of that which was at the same time their chief encumbrance and their chief strength, advanced quickly and cautiously, threading their way in single file through the narrow passages, seeing nothing except when a flash of lightning shed a momentary gleam upon the scene. It was a moment of intense excitement when the guide passed the word that they had reached the place; instantly a blue light was lit in each of the cutters and the tall mast of the dhow towering above the trees and her hull half hidden in the mangrove bushes were at once disclosed to view. The order "give way" was given, which resulted in the first cutter sticking fast on a bank, but fortunately near enough, had such assistance been required, to have done the best service possible by covering the other boats. A few seconds sufficed for the crews of these to reach the dhow, which was immediately discovered to be entirely deserted, though a noise in the bush gave warning that some of the dhow's people were close by. No colours or papers of any sort could be discovered on board her; she had two large water tanks and one large cask all full of water; in the centre of the hold was a compartment filled with a mixture of mud and sand, which serves the double purpose of ballast and a material for absorbing the excrement of the slaves; the mats were laid in readiness for the slaves, and the after-hold was full of cocoanuts, spare

matting and rice bags, and the fire in her cooking apparatus was still alight. The boats next proceeded up the creek in search of the other dhow, but she had shifted her berth and the search had to be given up till daylight, the night's work concluding with towing the prize down to the anchorage off the principal mouth of the river.

On the following day the natives reported that they had discovered the other dhow, but in so shallow a creek that it would be impossible now that the neap tides had fairly set in to reach her in the boats. An armed party was, therefore, marched overland to take possession of her. She was found to be in great confusion. Cocoanuts, chatties, and matting, which composed her cargo, presenting the appearance of having been bundled on board for a temporary place of safety; in other respects she was similarly equipped to the other dhow, having large water casks full of water and a wattling lining round her sides. No papers or colours could be discovered.

As I believed the circumstantial evidence, namely, the place of capture, the desertion, the absence of colours or papers, and the equipment, together with the direct evidence of a slave woman who had escaped to our boats on the night of the first capture, and also that of the native guides, was so strong as to remove all doubt as to the characters of these dhows, and since it was now impossible to move either of them before next spring tides, I ordered them both to be destroyed.

Subsequently, another dhow was captured under similar circumstances, the destruction of which I also approved of, and on the 8th February the Delta of Umfoussi having been thoroughly searched, and Lieutenant Walters having satisfied himself that no more slave dhows were concealed in it, returned with the boats to the "Thetis."

It is much to be regretted that the refusal of the Governor-General of Mozambique to permit the "Thetis" to continue her operations for the suppression of the Slave Trade in Portuguese waters has prevented us from investigating the Moma River, to the south of Angoxa, where we had obtained reliable information of six dhows having lately arrived from Madagascar for the purpose of running cargoes of slaves.

After a personal visit to the Delta of the Umfoussi, I am convinced that, but for the assistance of the natives in the locality, it would be impossible for ships' boats to operate successfully amidst such a labyrinth of creeks and inlets as the delta of this river presents, and extending as it does along from 10 to 15 miles of coast, any number of dhows might lie concealed here without any chance of their being discovered, not alone by strangers, which is obvious enough, but even by persons well acquainted with the general features of the district as was our interpreter, who had himself run a slave cargo from this river.

In illustration of this, I may mention that the third and last dhow captured by our boats had been so artfully concealed that they actually searched the creek in which she was, and came away without finding her; and, finally, when they were conducted by natives to the spot it was discovered that the advance of the boats up this creek had been barred a turning or two before the dhow could have been seen by several trees having been cut down by the Arabs, so that their branches fell right across the narrow inlet, forming an apparently natural termination, the character of which could not have been discovered unless closely examined.

I have no doubt, however, of always being able to obtain native assistance by judicious treatment, and I cannot help confidentially expressing an opinion that were it permitted for the boats of the English cruizers to act for the suppression of the Slave Trade within Portuguese waters that the export of slaves from the Mozambique would be practically at an end.

The three or four places from whence it now takes place are perfectly well known, and could be effectually cleared out in the same manner as has just been done in the Umfoussi; but as this could not be accomplished except by the employment of a constant force such as the Portuguese have not got at their disposal in these waters, it is idle to expect that the traffic will be stopped while the nominal sovereignty of this long line of coast bars the operations of the only power that is able and willing to exert itself in the matter.

As to the possibility of operating successfully beyond the three mile boundary, I need only point to the number of mouths which these rivers possess, and the wide extent of coast which they occupy to show how easily the dhows could evade the vigilance of a cruizer so placed choosing their own time and place of departure; they would manage badly indeed if they fell right into the arms of the cruizers waiting to receive them: and when I add to this the difficulties of an imperfectly surveyed coast abounding in shoals, a current running from 2 to 4 knots, and, not unfrequently, weather in which it would be impossible for boats to keep at sea, I have stated the case which has practically led to the conclusion that the only alternative left to the cruizers if excluded from



the territorial waters, is to await for the "arrivals" on the Madagascar coast, and to give up almost entirely the attempt to stop the "departures." This course has the advantage of finding the dhow absolutely committed to her fate, whereas a chase on the Mozambique side might often result in driving her back into territorial waters, where she is quite willing to remain patiently for almost an indefinite time—time being at the Arab's own disposal, the keep of his slaves being infinitesimal, and patience being his strong point.

I have, &c.

(Signed) THOS. LE H. WARD.

No. 156.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

(Extract.)

"Glasgow," at Bombay, April 5, 1875.

THE "Thetis" was at Majunga on 27th February, since her departure from Mozambique (in which neighbourhood her boats had been cruising for the suppression of the Slave Trade within the territorial waters of the Portuguese by special permission from the Governor-General of Mozambique) she had been on the West Coast of Madagascar. The "Thetis" would not return to Zanzibar before the beginning of May.

Various reports having reached Zanzibar that large quantities of slaves were being collected for shipment to the Island of Pemba, the "London's" boats were kept on the alert. Up to the 10th March, one dhow with forty-eight slaves had been captured. Captain Sullivan had lately visited the Rufiji River, on which he promises a special Report. The factory is in course of erection on the quarter-deck of the "London."

No. 157.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

"London," Zanzibar, April 6, 1875.

I HAVE the honour herewith to inclose, for the information of the Hydrographer of the Navy, and also, with their Lordship's permission, of the Royal Geographical Society, a chart of a running survey I have been enabled to obtain of the Rufiji river, as far as Inpoyoyah, beyond the Kiza district, and about 8 miles above Fugulia, the point reached by Dr. Kirk, and Commander Wharton, of Her Majesty's ship "Shearwater," in 1873.

2. On the evening of the 23rd of February last, I arrived off the river with three boats belonging to the "London," and at 1 o'clock the following morning, accompanied by Sub-Lieutenant F. J. Grassie, R.N., by whom I was ably and zealously assisted, proceeded to ascend it, with a view to ascertaining its direction beyond Fugulia, and whether or not it is navigable. Also as to the probability of any slave tracks crossing it below that at Inpenbeno, which was discovered and traversed by Captain Elton and Lieutenant Pullen, R.N., in 1874, and, if so, whether, by stationing boats in the river, as has been suggested, it would be practicable to cut off the transit of, and thus suppress the traffic in slaves.

3. About two miles beyond Fugulia, and on the left and opposite bank of the river, is a small village called Miringo, at which we were able to obtain observations for latitude and longitude, as shown in the margin.\* From Fugulia which, according to the chart made by Captain Elton and Lieutenant Pullen, R.N., lies nearly south of the Simba Range, and from this to beyond the Kiza district, I found that the river winds to south-west, and in the direction of Inpenbeno, the position of which place is accurately laid down by observations obtained by Lieutenant Pullen in 1873, and towards the Matumbwi mountains, the northern extreme of which is about west by south of Fugulia, and not towards the Intoti range, which lies north-west of the river. There are no mountains due west of it.

4. The position of Inpenbeno, as given by the before-mentioned officers, is about 22 miles south, and 16 miles west of the Simba range, and it was also discovered by them that it was the place at which the great slave track from Kilwa to Dar-es-Salaam crossed to Rufiji. I shall presently be able to show that to cross either east or west of Inpenbeno would not only be most inconvenient for the trader, but impracticable.

\* Latitude by double alt., 7° 53' 36" south; longitude by chronometer, 39° 24' east.



5. I shall, however, first confine myself to the question of the navigability of the river; and, to begin with, I may as well say that I fully concur in the opinion of Dr. Kirk and Commander Wharton that the Rufiji is not navigable, unless the possibility of a small vessel at some seasons of the year being able to ascend it for 8 or 10 miles is sufficient to justify its being called so. The river, at the time of my entering it, had the advantage of being considerably deepened above the tidal portion of it, by the rains which had set in three weeks previously. Great allowance must, therefore, be made for this fact in estimating the true depth. No deduction on this account has been made in the soundings given in the chart, as it would be almost impossible to be accurate, but from 4 to 6 feet would not, I think, be too much to allow for the rise thus caused. The current also, against which we had to steam, had increased in proportion, and continued to do so the farther we ascended the river; but as the speed of this was ascertained, due allowance has been made for it in the chart. At Inpoyoyah, beyond the western boundary of the Kiza district, the speed of the current became nearly as great as that of our boat, and it being inadvisable to detain the men in the river after night at this season of the year, I was reluctantly compelled to postpone further research until after the rains. In the meantime, I have to remark that neither the main slave track nor any other could possibly cross the Rufiji, east or west of Inpenbeno; because that place, and the track which passes through it, are flanked by the Intumbwi Hills south of the river, and the Intoti range north of it, whilst eastward the numerous branches and feeders which form the deltas at the mouth of the river offer an almost insuperable obstacle to its passage on that side. Were it not for these natural obstructions, the high road through Inpenbeno would not be chosen either for the transport of slaves or for the conveyance of the "copal," from those rich fields which lie at the base of the ranges of mountains before alluded to, much of which now finds its way into Kilwa and the various towns of the Samanga district, where it is purchased by the Indian merchants and conveyed north. This, it is evident, would not be the case were the road eastward practicable, as the distance thus saved in reaching the northern markets would be very considerable.

6. To these conclusions and convictions I have been guided, not only by the configuration of the country, which in itself would be sufficient, but from information which I collected in the river, and also from our pilot whom we obtained at the entrance, and who told us that he knew every part of the river, a statement which we proved to be correct. He also, lest any proof might be wanting to convince us of the extent of his knowledge, informed us that he had wives at two different places at the head of the river, and the difficulty we experienced in getting him to leave one of these places, and accompany us further, bore ample testimony to the fact. Further, the comparatively happy security in which the natives in the immediate neighbourhood appeared to live, the absence of any vessel larger than the ordinary small river canoe, and the fact that no dhow was seen, nor, as we were told, had ever been seen above the entrance to the different mouths of the river, all pointed to the same conclusion.

7. No Indian or Arab traders are to be found in the vicinity; the slave-dealers, therefore, would experience great difficulty in crossing the river below Inpenbeno, as they would be unable to obtain from the natives the necessary assistance and co-operation. The simple natives of the Rufiji living so near the sea are protected to some extent by their knowledge of, and intercourse with, the outer world, and the semi-civilized condition they have acquired from it. This would in some measure help them to assert their freedom, or recover it sooner or later, if lost; but they would have only too much cause to fear for their children were they to risk communication with any passing slave gang, and they would, therefore, on the first approach of the slave-dealer with his caravan, take refuge in their canoes, and flee with their families to the opposite bank of the river, thus cutting off the only means by which the slaves could be taken across the river in safety. Further it is contrary to all experience that any caravan (still less such a valuable one as slaves) should run the risk of entangling itself in an intricate and difficult delta, more especially one subject to sudden and dangerous inundations, as that through which the Rufiji flows, owing to the effect of the rains on the adjacent high lands.

8. It has been suggested that steamboats should be employed to intercept the imaginary slave tracts across the Rufiji; but even if such tracts existed, and were known, the utter impossibility of such a scheme is evident. The river above Fugulia is nowhere more than 500 yards wide, and in some places is less than 200. Supposing, therefore, a dozen steamboats were stationed in the river, say at intervals of a mile or so, their position would be well known, they would constantly be in view, and nothing could be easier than to shoulder the canoes, and, marching with them to any point

launch them again between any two boats, or ahead of all, and cross the river unseen at night. A game of blindman's buff might thus be played to the Dead March tune, and a hundred Europeans sacrificed for every slave liberated.

9. The scenery in the Rufiji has little or no variety. The level country which forms the delta is covered with now ripening Indian corn and millet seed right down to the banks of the river, without a break for the whole distance we ascended; excepting here and there a cocoanut grove towered about the corn indicating the locality of the village, or a few mango, pomgranate, and banana trees, scattered sparingly about, broke the monotony of the scene. We saw but two hippopotami and one crocodile during the time we were in the river, but were informed that although the former are scarce the latter are very numerous.

10. In conclusion I would observe with what caution reports (however interesting they may be), founded neither on scientific basis nor having pretensions to any, nor on any reasonable or practical grounds, should be received, more especially when such reports are professedly at variance with the opinions and experiences of scientific and practical men, or other competent authorities.

I have, &c.  
(Signed) GEO. S. SULIVAN.

No. 158.

*Mr. Stronge to Lord Tenterden.—(Received April 26.)*

My Lord,

*Treasury Chambers, April 24, 1875.*

I AM directed by the Lords Commissioners of Majesty's Treasury to transmit to you herewith, for the information of the Secretary of State, the accompanying copy of a Report from Mr. Rothery, containing the following returns relating to Slave Trade matters:—

1. List of the adjudications in the Vice-Admiralty Courts between the 1st January and 31st March, 1875.

2. Account of Tonnage Bounties paid during the same period.

I am, &c.  
(Signed) CHARLES W. STRONGE.

Inclosure 1 in No. 158.

*Report.*

To the Right Honourable the Lords Commissioners of Her Majesty's Treasury.

May it please your Lordships,

I HAVE the honour to send herewith, for your Lordships' information, the following returns relating to Slave Trade matters, viz.:—

No. 1. List of the Adjudications in the Vice-Admiralty Courts and Mixed Courts of Justice, reported to your Lordships between the 1st of January and the 31st March, 1875.

No. 2. Account of Tonnage Bounties paid by command of your Lordships during the same period.

There have not been any slave bounties paid during the past quarter.

All which is most humbly submitted to your Lordships' wisdom.

(Signed) H. C. ROTHERY.

*Doctors' Commons, April 22, 1875.*



## Inclosure 2 in No. 158.

LIST of the Adjudications in the Vice-Admiralty Courts and Mixed Courts of Justice, reported to the Treasury between the 1st of January and the 31st of March, 1875.

Name of Capturing Ship or Seizor.	Name of Prize.	Date of Capture.	Date of Adjudication.	In what Court Adjudged.	Decretal Part of Sentence.
Thetis ..	Name unknown ..	Oct. 29, 1874	Oct. 31, 1874	Consular Court, Zanzibar	Dhow and seven slaves condemned.
Rifleman ..	Name unknown, otherwise Kamanani (No. 13 of 1874.)	Dec. 7, 1874	Dec. 12, 1874	Ditto ..	Dhow and five slaves condemned.
Ditto ..	Salamali .. (No. 1 of 1875.)	Dec. 29, 1874	Jan. 1, 1875	Ditto ..	Dhow and one slave condemned.
Ditto ..	Name unknown (No. 2 of 1875.)	Dec. 29, 1874	Jan. 1, 1875	Ditto ..	Dhow restored and three slaves released.
Ditto ..	Name unknown (No. 3 of 1875.)	Dec. 19, 1874	Jan. 2, 1875	Ditto ..	Dhow and one slave condemned.
London ..	Puda Mali .. (No. 4 of 1875.)	Jan. 3, 1875	Jan. 4, 1875	Ditto ..	Dhow and six slaves condemned.
Thomas Forde, Sergeant of Police	Canoe and nine slaves	Oct. 15, 1874	Jan. 23, 1875	Vice-Admiralty Court, Sierra Leone	Canoe and nine slaves condemned.
W. B. Nelson, Sergeant of Police	Canoe and seventeen slaves	Oct. 16, 1874	Jan. 23, 1875	Ditto ..	Canoe and seventeen slaves condemned.
Rifleman ..	Name unknown (No. 14 of 1874.)	Dec. 8, 1874	Dec. 12, 1874	Consular Court, Zanzibar	Dhow and one slave condemned.

(Signed) H. C. ROTHERY.

## Inclosure 3 in No. 158.

ACCOUNT of Tonnage Bounties paid to the Commanders, Officers, and Crews of Her Majesty's Ships of War, by command of the Lords Commissioners of the Treasury, between the 1st of January and the 31st of March, 1875.

Date of Payment.	To whom Bounty paid.	Name of Capturing Ship.	Name of Prize.	Tonnage.	Rate of Bounty per Ton.	Amount Paid.
1875. Jan. 19 ..	Naval Prize Account	Briton ..	Bara Salam ..	51	£ s. 5 10	£ s. 280 10

(Signed) H. C. ROTHERY.

## No. 159.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

(Extract.)

Aden, May 10, 1875.

THE "Vulture" left Aden on the 18th April, on the requisition of the Political Resident, to visit Macullah and Shuhar, in company with Captain Prideaux, the Assistant Political Resident at Aden. The Jemadur of Shuhar has been guilty of seizing and detaining dhows belonging to British subjects who have attempted to pass his supposed blockade of the Port of Macullah.

Captain Prideaux having explained to the Jemadur the illegality of his action, he paid over the amount claimed for demurrage.

The "Rifleman" returned to Zanzibar on the 19th March from the coast of Madagascar and the Comoro Islands, on the 8th March her boats captured a dhow of 95 tons, and on the 10th the ship captured one of 209 tons, with 12 slaves, both these dhows have been condemned.



*Commander Crohan to the Secretary to the Admiralty.*

Sir,

*"Flying Fish," off Majunga, Madagascar, May 10, 1875.*

I HAVE the honour to report, for the information of my Lords Commissioners of the Admiralty, that on the 29th April last, when cruising on the coast of Madagascar for the suppression of the Slave Trade, a dhow under French colours, carrying French papers, was boarded in Makumba Harbour by Lieutenant Vernon A. Tisdall for the purpose of verifying her papers.

Whilst doing so, a man came forward and made the statement that he was a slave on board with four others. That nine of them had been bought at a place called N'Goa, near Mikindany Bay, East Coast Africa, and were being sold for bullocks at Madagascar.

He also pointed out, stowed under some grass, the chains which some of them had been taken on board the dhow in. The Captain, who is also the owner of the dhow, and the five slaves were then brought on board, and I caused them to be carefully examined before me and three other officers.

From the captain nothing but contradictory answers could be obtained, but the five slaves made the same statement.

These men were kept separate during the investigation, and had no means of communication.

The following day the crew were examined, who you will observe by the evidence, corroborated the statement of the slaves.

The chief quartermaster, at his first examination, denied that the men were slaves, but subsequently said that they were.

2. Having carefully weighed the matter, I came to the conclusion that it was my duty to hand the vessel over to the French authorities, and, therefore, towed her to Mayotte, where she was given up.

3. I beg to state that the dhow suffered no detention whatever. She was bound to Mayotte, and the cattle were on shore awaiting shipment.

I sent a party of men to assist the crew in embarking them, and left the captain with his men on board the dhow. The slaves I kept in my ship. The French flag was hauled down by her own crew, and was not again hoisted.

A lieutenant and five men were sent on board, whilst on passage to Mayotte, in order to look after the safety of the vessel.

4. I beg respectfully to bring to the notice of their Lordships that the French flag is being used to a great extent by the Arab traders between the Coast of Africa, the Comoro Islands, and Madagascar, and out of thirty-one dhows boarded between 26th March and 16th May last, eighteen of them were under the French flag.

From information I received through a very reliable source, I am led to believe that it is a common practice for dhows trading in cattle to buy a few slaves on the Coast of Africa and sell them for bullocks at Madagascar; and when a slave can be bought for 15 dollars and sold for 10 bullocks at Madagascar, which are worth 110 dollars at Mayotte, the trade becomes a very lucrative one.

Even with the right of search, it would be difficult to detect a vessel carrying on this practice without a good interpreter, but without that right it would be impossible.

5. I trust this proceeding will meet with the approval of their Lordships, which will, I am in hopes, lead to beneficial results.

6. I beg to inclose copies of the evidence, and letters, with reference to the case.

I have, &c.

(Signed) HERBERT CROHAN, *Commander.*

---

Inclosure 1 in No. 160.

*Commander Crohan to the Governor of Mayotte.*

Your Excellency,

*"Flying Fish," Mayotte, May 4, 1875.*

I HAVE the honour to report that I have this day brought into Mayotte the dhow "Fataker," under French colours, and trading under French papers, as I consider from the evidence before me that the captain, who is also the owner of the vessel, has been guilty of fraud, insomuch that he has been found trafficking in slaves.

The circumstances of the case are as follows:—

2. On the morning of the 29th April, Lieutenant Vernon A. Tisdall, belonging to this ship, having been sent to examine Makumba, West Madagascar, and whilst verifying the papers of the dhow in question, which he found anchored off Bani Village, one of the crew came forward and made the statement that he was a slave on board, and had been purchased at Gow (Coast of Africa), with eight others by the Captain, and that three of them had been sold at Bani to the Sacalaves for bullocks, at the same time pointing out the irons some of them were brought off in.

They were then sent on board to me, and examined separately, in the presence of myself and three other officers.

These five men all corroborated the statement of the first man.

The owner was then sent for, but the answers to the questions put to him were very contradictory.

3. The following day the free portion of the crew, eight in number, were examined; and with the exception of the chief quartermaster, they all stated that nine slaves had been bought at Gow, and that three of them had been sold for bullocks at Bani, thereby proving that the evidence given by the slaves was correct.

4. The cattle the owners had bought, and which were then on shore, I assisted him to ship, and they are now on board the dhow.

5. The slaves, who have claimed protection, are at present in this ship.

6. After carefully weighing the matter, I concluded it my duty to bring the case before your Excellency.

I have, &c.

(Signed) HERBERT F. CROHAN, *Commander*.

Inclosure 2 in No. 160.

*Commander Crohan to the Governor of Mayotte.*

Your Excellency, "Flying Fish," Mayotte, May 4, 1875.

I HAVE the honour to inform you that, in accordance with the wishes you expressed to me verbally this day, I have handed over to your officers the dhow "Fatalker," with the owner, crew, and cargo, as well as the five men who sought my protection, on the plea of their being slaves.

2. I inclose the deposition taken on board, and signed by the officers, who were present at the examination of the crew of the said dhow, and I beg to bring to your notice that the evidence agrees in the main particular—namely, that nine men were shipped on the Coast of Africa by the owner, who were all bought as slaves, and that three of them were afterwards sold as slaves for bullocks at Makumba, Madagascar.

3. A note book, with other papers, found in the owner's box, I also inclose.

My interpreter informs me that in the former there is a notification to the effect that three men were sold for thirty bullocks at Makumba.

I have, &c.

(Signed) HERBERT F. CROHAN, *Commander*.

Inclosure 3 in No. 160.

*Evidence taken in the case of the Dhow "Fatalker." Master and Owner, Barraka.*

1. Owner and Master.—Barraka, I am owner and master of the dhow "Fatalker."

2. Subat, Quartermaster.—I have been one year and four months in dhow. I belong to Muscat. The owner's name is Barraka. When we left Nos Bé there were nineteen men on the dhow. Took seven men on board at Gow (Coast of Africa) in exchange with others. On leaving Gow, we went to Comoro, Mayotte, Majunga, and Makumba. Three men ran at Makumba. These three men ran on account of not getting any food, and the master ill-treated them. No men came on board in chains. Chains found on board are used for the anchor; none of the men on board are slaves. The men who said that they were slaves receive 10, 16, 17, and 20 dollars a-year. Money and powder were given for bullocks at Makumba.

3. Farahang, Quartermaster.—I joined the dhow at Zanzibar more than a year ago. Seven men left the dhow at Gow and went to Zanzibar. Is afraid to say how many men came on board the dhow at Gow in chains. Will not state how many men in the dhow on arrival at Makumba as I am afraid to. I belong to Zanzibar; was servant to



Dr. Kirk. Three men, named Tahaney, Nassibo, and Mabrooki, were sold for bullocks at Makumba. Eight men came on board in chains at Gow (Coast of Africa) and were all slaves. The master of dhow flogged one man at Makumba seven days ago, who afterwards ran away. I do not know the reason of his being flogged. The master of dhow also ill-treats me.

4. Assinani (Free Man).—I have been a scedie boy in the navy. I was on board Her Majesty's ship "Lyra" nine months. I have been one and a-half months in dhow; joined at Makumba. I have not been to sea in her. I receive 16 dollars a-year. Three men were sold for bullocks at Makumba. One man ran away ten days ago, after being flogged, named Neamissine. I do not wish to remain in dhow.

5. Bushiri (Slave).—The owner of dhow bought me at Gow, and I am a slave. Five men were in chains; I was not. Nine slaves came on board at Gow. Three men were sold at Makumba for bullocks. Ten bullocks were given for one man. I am not ill-treated by the master.

6. Songora (Free Man).—I belong to Muscat; I am a free man. I joined the dhow at Gow five months ago. Three men came on board in chains at Gow. One of the crew left the dhow at Makumba. Three men were sold for bullocks. One slave ran away at Makumba. I receive 21 dollars a-year. The master does not beat me as I am a free man.

7. Farahan (Free Man).—I joined the dhow at Gow five months ago. I am a free man; I receive 20 dollars a-year. Nine slaves came on board at Gow, five of them were in chains. Three slaves were sold at Makumba for bullocks. One slave ran away at Makumba, and was with the master of dhow when he sold the others. These slaves were brought on board at Gow about 9 o'clock p.m. I am not ill-treated by the master. One man joined at Makumba.

8. Hussein (Free Man).—I belong to Muscat. I am a free man. I have been one and a-half months in the dhow. I joined the dhow at Majunga. I receive 8 dollars a-year. Three of the crew ran away at Makumba.

9. Hassain (Slave).—I came on board at Gow at 8 p.m. I was in chains with four men. Huladdie, Mousa, Sabourie, slaves, were sold for bullocks at Makumba.

10. Rubore (Slave).—I came on board the dhow at Gow in chains at night. The dhow left next morning. Nine slaves came on board the dhow at Gow. Huladdie, Mousa, and Sabourie, slaves, were sold for bullocks at Makumba. One of the crew ran away at Makumba.

11. Fahanny (Slave).—I came on board the dhow at Gow at 10 p.m. I was in chains with three others. Three slaves were sold at Makumba for bullocks.

12. Blambo (Slave).—I came on board the dhow at Gow about 10 p.m. I was in chains. Three slaves were sold for bullocks at Makumba.

13. Ferooze (Slave).—I came on board the dhow at Gow about 10 p.m. I was in chains. Three slaves were sold for bullocks at Makumba.

14. Kamiss (Free Man).—I have been one year in the dhow. I was in the dhow at Mikandani. Six crew joined at Gow, and nine slaves were brought on board at Gow, three of them in irons. I saw them in irons. One slave ran away at Makumba, and three slaves were sold for bullocks. I receive 18 dollars a-year.

15. Marasook (Free Man).—I have been five years in the dhow with the same master; some slaves came on board at Gow. Three slaves were sold for bullocks at Makumba. Three slaves came on board in irons at Gow. I receive 13 dollars a-year.

16. Huladdie (Free Man).—I came on board the dhow at Makumba, as I wished to leave the place. Three slaves were sold by the master of the dhow for bullocks at Makumba. Ten bullocks were received for one man.

#### *Re-examined.*

2. Subat (Quartermaster).—I have been one year and four months in the dhow. When we left Nos Bé last there were nineteen men on board the dhow. Seven men left the dhow at Gow (Coast of Africa). Nine men came on board in the evening at Gow. Three men came on board in chains at Gow. I do not know how many slaves were sold for bullocks at Makumba, as I was on board the dhow.

Lieutenant Vernon A. Tisdall was not present at the examination of Nos. 14, 15, 16, and the re-examination of Subat, Quartermaster.

Huladdie (No. 16) also stated that he was wrecked in a dhow off Makumba about five years ago, and landed in a canoe. He has since remained with the Chief of Bani Village as his interpreter and slave.



This man does not belong to the dhow, but came on board Her Britannic Majesty's ship "Flying Fish" at Makumba, and asked for a passage to Zanzibar.

Dated on board Her Britannic Majesty's ship "Flying Fish," off Mayotte, the 4th day of May, 1875.

(Signed)

H. F. CROHAN, *Commander.*

V. A. TISDALL, *Lieutenant.*

RD. W. E. MIDDLETON, *Navigating Lieutenant.*

FRED. T. TRENCHER, *Assistant Paymaster.*

Inclosure 4 in No. 160.

*Commander Dauminez to Commander Crohan.*

M. le Commandant,

*Mayotte, le 5 Mai, 1875.*

J'AI l'honneur de vous accuser réception des diverses pièces désignées ci-dessous que vous avez bien voulu m'adresser relativement au boutre Français le "Fatal Kaher," patron Baraka, conduit par vous, sur rade de Mayotte sous la prévention de faite de traite des noirs, savoir:—

1. Rapport faisant connaître le corps du délit.
2. Copie du procès-verbal d'interrogation des hommes trouvés à bord du boutre le "Fatal Kaher."
3. Acte de francisation, daté du 11 Avril, 1874.
4. Permis de navigation daté du 29 Mai, 1873, et renouvelé le 21 Août, 1874.
5. Rôle d'équipage, daté du 29 Mai, 1873, et renouvelé le 21 Août, 1874.
6. Permis de départ, daté de Nossi-bé du 21 Août, 1874
7. Un pli contenant 1 carnet et divers papiers en langue Arabe, ayant soi-disant servi à constater les opérations commerciales du Sieur Baraka.

Sitôt après l'avis verbal que vous m'avez donné hier, j'ai fait prendre livraison du boutre le "Fatal-Kaher," en constatant la présence à bord de 10 hommes d'équipage, patron et maître compris, 1 femme et ensuite, 54 bœufs, et 20 pièces d'Indienne.

Les 5 noirs esclaves que vous avez fait mettre à bord de votre navire ont aussi été reçus à terre ainsi que les chaînes qui auraient servi à les conduire à bord du "Fatal-Kaher."

Ainsi que j'ai eu l'honneur de vous le faire connaître, je vais m'empresser, M. le Commandant, de faire instruire contre le nommé Baraka, patron du boutre le "Fatal-Kaher," afin d'assurer à l'égard de ce prévenu, les poursuites dans les formes prévues par la loi Française.

Veillez, &c.

(Signé) DAUMINEZ.

No. 161.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

*"Glasgow," at Aden, May 15, 1875.*

FORWARDED for the information of the Lords Commissioners of the Admiralty, in reply to their letter of October 1874, observing that as the Traffic in Slaves by sea in the Sultan's dominions is now at an end, the arrangements made for disposing of dhows and slaves at the coast towns is practically of no advantage.

2. I have forwarded a copy of Captain Sullivan's letter to the Acting Political Agent at Zanzibar, and requested that inquiries may be made as to the utility and practicability of carrying out the suggestions therein made, and I have also furnished that official with an extract from Commander Tuke's letter, in which he states he has every reason to doubt whether the local authorities at the coast ports have been informed of the arrangements made with the Sultan for landing slaves and handing over dhows.

(Signed)

A. CUMMING.

Inclosure 1 in No. 161.

*Captain Ward to Rear-Admiral Cumming.*

Sir,

*"Thetis," at Zanzibar, April 23, 1875.*

WITH reference to your Memorandum of the 26th November, 1874, directing me to send a full report to you on the 1st April, for the information of the Lords Commissioners of the Admiralty, relative to the arrangements instituted for the disposal of dhows and slaves contained in your standing Order of 1st October, 1874; I have the honour to inform you:—

2. That the only instances of dhows detained within the Sultan's dominions since these arrangements have been made have taken place at an easy distance from Zanzibar, where they would not come into play.

3. Now that the land route has completely superseded the traffic by sea within the Sultan's dominions, except that small portion of it carried on in the Pemba and Zanzibar channels, I am of opinion that the necessity for these arrangements has ceased to exist, while it appears from Commander Tuke's letter, inclosed, that some practical difficulty would generally arise in carrying them into effect.

4. Captain Sullivan's suggestion in the inclosed letter, with reference to the Governor of Chak-chak, on the Island of Pemba, though doubtless useful on such an occasion as he quotes, does not seem to me to be within the scope intended by these arrangements, namely, to prevent the necessity of the cruisers, or their boats, returning to Zanzibar with their prizes at a time when their leaving the coast would enable other dhows to run full cargoes with impunity. The possibility of such a contingency taking place with the number of boats now constantly cruising in the Zanzibar and Pemba Channels is a very remote one, and beyond the limits of these channels the Slave Trade by sea within the Sultan's dominions as before-mentioned may be said no longer to exist.

I have, &amp;c.

(Signed) M. LE H. WARD.

Inclosure 2 in No. 161.

*Commander Tuke to Captain Ward.*

Sir,

*"Rifleman," at Zanzibar, April 22, 1875.*

IN reply to Memorandum of 1st October last, from the Commander-in-chief, forwarded to me for my remarks, I have the honour to inform you that I have had no personal experience as to the working of the arrangements, relative to the disposal of dhows and slaves after having been detained by the boats of Her Majesty's ships on the East Coast of Africa.

I am of opinion that neither the Governors nor Customs Agents at the minor ports have power, even if they wished to carry out such arrangements, and from inquiries I made during my recent visits to Mombasa, Melinda, and Lamo neither do I think that such arrangements are understood by the local authorities, even if they have been informed of the same, which I have every reason to doubt.

I have, &amp;c.

(Signed) STRATFORD TUKE.

Inclosure 3 in No. 161.

*Captain Sullivan to Captain Ward.*

Sir,

*"London," Zanzibar, April 9, 1875.*

WITH reference to the Commander-in-chief's Memorandum of the 26th November last, and Standing Order, I have the honour to report that as yet there has been no occasion for any of the boats of Her Majesty's ship under my command to take advantage of the provisions of the latter; and I am therefore unable to express any opinion on the matter.

I think, however, that it would be highly advisable to establish a similar depôt on the Island of Pemba, and would suggest Chak-chak as best suited for the purpose.

Had there been such a place a short time since, a dhow, which one of the "London's" boats was compelled to burn, might have been saved, and litigation (as she was not condemned) avoided.

I have, &c.  
(Signed) JOHN SULIVAN.

No. 162.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

"Glasgow," at Aden, May 15, 1875.

FORWARDED for the information of the Lords Commissioners of the Admiralty.

2. I have informed Captain Sullivan that petty officers are not to be sent away in charge of boats when cruising for the suppression of the Slave Trade.

(Signed) A. CUMMING.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

"London," Zanzibar, May 1, 1875.

I have the honour to report, for your information, the detention of two dhows on the ground of their being engaged in the Slave Trade.

This dhow,\* which proved to be the property of the Diwan of Saadani, was boarded whilst entering the harbour of Zanzibar by one of the "London's" boats on the 23rd of March last. One female slave having been discovered stowed away under some mats the dhow was detained and next day taken into Court. The case was tried by Dr. Kirk, who pronounced a decree of condemnation and forfeiture on her.

This dhow† was intercepted by one of the boats of this ship when a little to the southward of Kwali Island on her way from Dar-es-Salaam to Zanzibar. The petty officer in charge of the boat boarded the dhow and found that she was the property of a Banian belonging to the former place. Not being satisfied with the replies he got to his questions he proceeded to search her, the result being that a male negro was discovered hidden away in the fore part of the vessel. This man could speak scarcely any Swahili, and the statements of the person who came on board the dhow with him being most contradictory, the petty officer detained the dhow and brought her to the "London."

The following day, 19th April, the case was taken into Court, but failed for want of sufficient proof that the slave was being carried for the purpose of trade.

The reputed slave and his master were natives of the Nwamwezi country, and had brought ivory down from the interior.

I have, &c.  
(Signed) G. SULIVAN.

\* "Moambo Kwamago," 29 98 tons.

† "Hariposa," 28.48 tons.



Inclosure 1 in No. 162.

RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention	Where, If at Sea, state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—				Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.					To what Port sent for Adjudication.	Condition of the Slaves and Vessel; the Number of Deaths before Adjudication; and the Number Emancipated.	
		Vessel.	Master.	Owner, and of what Place.			Mea.	Guns.	Tons.	From.	Bound.	Belonging.					Number of—			Where Shipped.				
Men.	Women.	Boys.	Girls.																					
1875 March 23	Zanzibar ...	Name unknown	Myoso ...	Bwana Heri Saadani	Arab ...	Dhow ...	4	NH	29-98	Saadani	Zanzibar	Saadani	Not known	Various	Not known	...	...	1	...	...	Saadani	...	...	1

“London,” at Zanzibar, March 31, 1875

(Signed)

G. SULLIVAN, Captain.

Inclosure 2 in No. 162.

RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where. If at Sea, state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.					To what Port sent for Adjudication.	Condition of the Slaves and Vessel; the Number of Deaths before adjudication; and the Number emancipated.
		Vessel.	Master.	Owner, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging.				Number of—				Where Shipped.		
																Men.	Women.	Boys.	Girls.			
1875 April 16	Off Hwali ...	Haripasa	Amadi ...	Hari Kisaifi, Dar-es-Salaam	British ...	Dhow ...	6	Nil	28-48	Dar-es-Salaam	Zanzibar	Dar-es-Salaam	Not known	Gun copal ...	Not known	...	...	...	...	Not known	Zanzibar	Nil.

“London,” at Zanzibar, April 30, 1875.

(Signed)

G. SULLIVAN, Captain.

No. 163.

*Rear-Admiral Cumming to the Secretary to the Admiralty.*

Sir,

*"Glasgow," at Aden, May 19, 1875.*

IN accordance with the directions contained in the Slave Trade Instructions, and with reference to my letter of the 22nd March last, I have now the honour to forward, to be laid before the Lords Commissioners of the Admiralty, the following Report on the Slave Trade from 1st January, 1874, to the date of my relinquishing the East India command this day.

2. *Squadron employed.*—In the early part of 1874 the "Briton," "Daphne," and "Vulture" were specially detailed for the suppression of the Slave Trade on the east coast of Africa; early in June 1874 I relieved Captain Brine of the "Briton" as senior officer, and Captain Ward in the "Thetis" took his place, and this officer still remains on the coast. The "Daphne" I ordered to cruise on the coast to the northward of Zanzibar in March and April 1874, and after endeavouring to intercept dhows running north, and visiting Socotra, Kooria Mooraa, and the coast of Arabia, she arrived at Aden on 7th June. The "Vulture" remained cruising on the coast until the end of October, when I dispatched her for service in the Gulf of Aden and the adjacent waters, where she has since been employed, except during March and the early part of April last, when she was ordered to Zanzibar by their Lordships on despatch service. On the "Vulture" leaving the coast in October she was relieved by the "Rifleman," which vessel in her turn will now be dispatched from Aden to the Persian Gulf.

During September and part of October the "Glasgow" visited the Comoro Islands and Zanzibar, and her boats were kept cruising in the neighbourhood of the latter port. In November last the east coast squadron was augmented by the steam-sloop "Flying Fish," and on the 20th of the same month the "London" arrived at Zanzibar to be stationed there as a depot ship, and especially to suppress the Slave Trade between Monfia and the Islands of Zanzibar, Pemba, and the mainland. I may also observe that the two surveying vessels employed on the coast, the "Shearwater" and the "Nassau," have by unexpectedly visiting the harbours and creeks on the coast, assisted in some measure in the suppression of the Slave Trade. The "Nassau" arrived at Zanzibar on the 11th March. The "Shearwater" was absent the greater part of 1874 at the Cape of Good Hope and at Mauritius and Rodriguez with the Transit of Venus Expedition, and only returned to the coast at the end of January 1875. The "Daphne" and "Rifleman" were cruising on the northern part of the coast during April and the beginning of May 1875.

3. *Vessels captured and slaves liberated.*—Comparing the number of vessels captured and forfeited, and the number of slaves liberated in 1874 with those of 1873, we have in 1873 twenty-six vessels and 212 slaves, whereas in 1874 we find the number of vessels is fifteen, but the number of slaves 695; on referring to the return attached, it will be observed the larger vessels have all been captured on the coast of Madagascar, and the remaining captures made are mostly small dhows running a small number of slaves over from the mainland to the Island of Zanzibar and Pemba, and I do not think that looking at the tonnage, and the number of the crews or slaves, that any dhow captured during 1874 can have been attempting to run a cargo of slaves to the northern ports of the Sultan's Dominions; the first capture shown in the Return is the only one that has any appearance of this, but it would be impracticable for a vessel to adopt such a course in January when the north-east monsoon would be blowing strong. The captures already made in 1875, which consist of eight vessels, and sixty-seven slaves will also be found on referring to the Return, to bear out the foregoing remarks.

4. *Existence of land traffic.*—I think therefore that the above statement gives most direct and certain proof that the land traffic in slaves still goes on without let or hindrance to the dealers, for it is an established and well known fact that thousands of slaves are brought from the interior to the coast, and they must consequently, owing to the vigilance of our ships and boats by sea, be absorbed in this manner. I would simply here remark that I cannot but still be of the same opinion as expressed in my Reports on the Slave Trade in letters of 1st July, and 5th December, 1874, viz., "that small bodies of armed men about forty or fifty strong, should be temporarily posted at a few places or fords which it would be difficult for the caravans to avoid in their march to the northward, in order to liberate the slaves, or at any rate to turn back the caravans; the place or places would of course have to be most carefully selected by the persons best acquainted with the nature of the coast and rivers and also with the country a few miles from the coast; although Captain Sullivan remarks in a recent dispatch that he is of



opinion after visiting the Rufigi river, that little or nothing would be gained by adopting Mr. Stanley's suggestion of establishing a blockade on that river, I feel sure there are other places where it would be practicable to adopt such a system.

5. The Report inclosed, which I have just received from Commander Foot, of Her Majesty's ship "Daphne," suggests places for stopping the land traffic, and gives useful information; the continuation of the track from Brava to Berberah and Zeylah through Somali Land is, I believe, an error, as stated further on.

6. *Services of Ships.*—In my Report, of 1st July last, I especially drew their Lordships' attention to the careful and skilful blockade of the coast maintained by the "Briton," "Daphne," and "Vulture," and their boats, under the immediate command of Captain Brine, by which I believe all dhows with slave cargoes were prevented from leaving for the north. The "Rifleman" and "Philomel" were kept cruising off Ras-al-Had at the latter part of the season, and the reports of their commanding officers bear out this statement.

During the latter part of 1874 the utmost vigilance was displayed by the officers and crews of the "Thetis," "Vulture," and "Rifleman," and lately good service has been performed by the "Flying Fish" and the boats of the "London," while the "Daphne" and "Rifleman" on their passage from Zanzibar to Aden have again rendered assistance in watching the coast. The "Vulture" also has, during the slave-running season just brought to a close, been cruising on the coast of Arabia to the northward of Macallah.

7. *Interpreters.*—In my intermediate Report, forwarded to their Lordships in July last, I drew attention to several points upon which I would beg to make a few remarks: the long felt want of properly-qualified interpreters will soon, I believe, be a requirement of the past, for the inducements now offered to the officers of the squadron will soon be the cause of supplying a good staff of interpreters; once the language is mastered by a few, many will follow their example.

8. *Disposal of Slaves.*—Another point which I previously touched upon was the disposal of slaves and dhows at the coast ports of the Sultan's dominions; all arrangements have now been made for carrying this out, as reported in my letter of the 1st October, 1874, but, owing to the entire stoppage of all sea traffic to the northward of Zanzibar, this plan has up to the present been of no practical use.

9. *Landing of Slaves at Port Mozambique for conveyance to Natal.*—With reference to the subject of sending liberated slaves to Natal, I would refer their Lordships to my letter of the 12th March, 1875, in which I reported that the Governor of Mozambique had given his provisional assent, pending instructions from the Portuguese Government, to slaves being landed at Mozambique to await the arrival of the Cape mail, their conveyance to Natal by mail steamer having already been arranged by the Government of that Colony.

10. *Conveyance of Slaves to Red Sea via Somali Land and Gulf of Aden.*—In my letter of the 5th December last, on the subject of stopping the land traffic, I observed that it had been whispered that some of the slaves marched north were sold to the Somalis, and retailed by that tribe to the Arabs, and taken by the Gulf of Aden to the Red Sea. I accordingly stationed the "Vulture" in the Gulf of Aden, to obtain accurate information on the subject if possible. Commander Brooke has ascertained that the report which reached me was incorrect, or at any rate it is not the case at the present time. Some dhows were sighted by the "Vulture," but all under the Turkish flag. The proceedings of the Egyptians on the Somali Coast, and the annexation thereof, have rendered it a difficult matter for the present to make inquiries upon the subject of the Slave Traffic; and therefore the Commander of the "Vulture" has, acting on the wishes of the Political Resident at Aden, most properly carried out his proceedings and inquiries with great caution. I may here observe, that Commander Brooke states in his Report that it was ascertained by Mr. Holmwood, the Assistant of the Zanzibar Residency, when visiting the coast ports of the Sultan's Dominions in October last, that the demand for slaves in the shambas along the land route was very great; and it is therefore probable that this fact may for a time have prevented any necessity for retailing slaves from the Somali country, and consequently the sea route by the Gulf of Aden has fallen temporarily into disuse, if it ever existed; the non-existence of the traffic appears the most probable, as Commander Brooke ascertained that last December the Captain of an Egyptian frigate tried to procure some Africans at Hodeidah, for work on board his ship, and was unable to do so; and this information is reliable, as it was obtained from an English officer serving in the frigate. It is probable that the report of this overland traffic arose from the fact that slaves were seen in the Red Sea, who were Abyssinian or Galla slaves, and not African.

11. *Slave Trade in Zanzibar Channel.*—There is still doubtless a traffic in slaves



carried on between the mainland and the Islands of Zanzibar and Pemba, and, as this is chiefly done by means of fishing canoes, in which only one or two slaves are taken, the difficulty of putting a stop to it is very great, and will require a large number of boats and great watchfulness. I believe the "London's" boats may do much good in stopping this traffic, but the existence of it fully assures me that much harm would be done by that ship (and consequently some of her boats also) being sent away from Zanzibar waters during a part of the year; the good effected in many months would be undone in a few weeks or even days. Captain Ward, in his report attached, speaks fully, and I believe correctly, on this subject.

12. *Slave Trade in Mozambique*.—The Report forwarded by me from Captain Ward in my letter of 5th April last, respecting the cruise of the "Thetis" up the Umfoussi River, to the southward of Mozambique, will have informed their Lordships of the manner in which a large number of the slaves transferred to Madagascar are, as it were, smuggled from the mainland, and the half yearly Report of Captain Ward, who has lately been constantly cruising in the waters of the Mozambique, will fully acquaint their Lordships of the existing Slave Trade on that part of the coast. The appointment of F. Elton, Esquire, as Consul at Mozambique, will, I am sure, have the most beneficial results, and will be of the greatest assistance to the navy.

13. *Slave Trade in Madagascar*.—From information received from Her Majesty's Consul at Tamatave, it would appear that it is becoming the custom now to run slaves from the Mozambique to the small ports on the north-east coast of Madagascar, and also that one of the Minnow Islands to the north of Nosé Beh has lately been established by the Arab dealers as a station for landing slave cargoes, whence they are carried in canoes to the mainland or Nosé Beh.

14. *Proclamation of the Queen of Madagascar*.—The Queen of Madagascar in October 1874 issued a Royal Proclamation by which all slaves which have come into the country since the Treaty with England are declared to be free. Mr. Pakenham states that, if this were honestly carried out, as many as 200,000 Mozambiques would be forthwith set at liberty, but that the Government have neither the power nor the will to carry out their Proclamation is placed beyond all doubt by the fact which he mentions, that the Queen's Prime Minister is the largest slave holder in the island. Mr. Pakenham is anxious to visit the ports at the north end of Madagascar in August next, and I have especially called the attention of my successor to the advisability of complying with the Consul's request if possible, and the "Flying Fish" will also probably visit Tamatave in June next.

15. In concluding this Report, I would remark that on giving up the command of the East India Station, I have conveyed to the Captains, officers, and crews of the vessels who have lately been employed in the arduous service on the coast of Africa and Arabia, my warm appreciation of their untiring efforts in the performance of their duties,—efforts which no one can deny have been most fruitful of good results, for we find that the traffic of slaves by sea to the northward is almost a thing of the past; that Slave Trade exists, and to a great extent, in the Mozambique is unquestionable, but before the navy can put a stop to this they must be given greater power by legislation. But supposing even that this Trade between the Portuguese Settlements and Madagascar were extinguished, is the result satisfactory either to the navy or to the British nation? Certainly not. The former know full well that their present work is but in vain, for they prevent the captives from suffering misery and wretchedness at sea, only to undergo greater hardships and cruelty by land; and, at the same time, these officers and men are now carrying out this work with such vigilance, that they are prevented from reaping the advantages enjoyed by their predecessors in the way of prize money. That the present state of affairs can be satisfactory to England I cannot believe, and I would urge most strongly that immediate and decisive measures be taken to further an undertaking which was most satisfactorily commenced, but of which the results are at present redounding little to our credit as a nation.

I have, &c.

(Signed) A. CUMMING.

P.S.—I beg leave to attach hereto a Report I have just received from Captain Sullivan of Her Majesty's ship "London," respecting the Slave Trade in the Zanzibar waters, and would only remark that Captain Sullivan appears to me to hold somewhat exaggerated ideas on certain points, especially the following:—

1. The life that is led by the liberated slave at Seychelles, and the necessity for annexing so great an extent of territory on the coast of Africa and the islands adjacent, and with reference to his observations on the position of the liberated slaves landed at

Zanzibar, I would add that, although many alterations are desirable, great improvement is taking place under the influence of the Missions, &c.

2. On reading the questions raised by Captain Sullivan in concluding his Report, it appears to me that the decision of the Law Officers quoted in the 4th question, viz., "that it must be proved that a slave is being conveyed for sale," gives sufficient answer to the three first, certainly, so far as these questions affect naval officers; that difficulties will arise in deciding whether slaves are actually being carried for sale or not no one can deny. The second paragraph of this postscript has been communicated to Captain Sullivan.

A. C.

---

## REPORTS FROM NAVAL OFFICERS.

237

RETURN of Vessels Captured on the ground of being engaged in the Slave Trade, by Her Majesty's Ships on the East India Station, under the command of Rear-Admiral Arthur Cumming, C.B., Commander-in-Chief, during the Years 1874 and 1875.

Name and Description of Captured Vessel.	Flag under which Captured Vessel was Sailing.	Names of Masters and Owners of Captured Vessel.	No. of Crew.	Date of Seizure.	Where Captured.	Name and Rank of Capturing Officer.	No. of Slaves			Tonnage of Captured Vessel.	Before what Court Adjudicated, and on what Charge.	Decretal Part of Sentence.	How Captured Vessel was disposed of.	Remarks.
							Captured.	Died before Adjudication.	Emancipated.					
Unknown, dhow.	Arab.	Not known.	About 19 1 gun	1874 Jan. 18	Poonda Gap, Pemba Island	Captain Brine, H.M.S. "Bifton"	38	Nil	38	87	Zanzibar; slave traffic	Forfeiture ..	Destroyed ..	Real number on board dhow could not be ascertained, as she was run on shore; 38 were captured.
Ditto ..	None	Ditto ..	6	Feb. 13	Makamba Bay	Commander Foot, H.M.S. "Daphne"	1	Nil	1	7.5	Ditto	Ditto ..	Ditto ..	
Bandara Salaam, dhow	Arab	Sodi, master; Sadi bin Hamed, of Mozambique, owner	41	Mar. 13	Off Boyanna Bay	Ditto ..	225	32	193	191.22	Ditto	Ditto ..	Ditto ..	
Unknown, dhow.	None	Not known	Not known	May 26	Wanza Bay to the south of Chak Chak, Pemba	Commander Brooke, H.M.S. "Vulture"	Nil	Nil	Nil	147.721	Ditto	Ditto ..	Ditto ..	2 boys and 3 girls escaped.
Ditto ..	None	Ditto ..	12	July 16	Off Makamba Island, Madagascar	Captain Ward, H.M.S. "Thetis"	94	2 children	92	82 (about)	Ditto	Ditto ..	Dhow sank when towed. Sold at Zanzibar.	
Chunga Anoma, dhow	Zanzibar	Master, unknown; owner, Abdullah bin Faeen.	Not known	July 23	Kipombwe ..	Ditto ..	11	Nil	11	19.27	Ditto	Ditto ..	Ditto ..	
Unknown, dhow	None	Not known	35	Aug. 11	Off Majunga, Madagascar	Commander Brooke, H.M.S. "Vulture"	239	17	222	248.97	Ditto	Ditto ..	Burnt.	
Ditto ..	None	Ditto ..	7	Sept. 14	Zanzibar ..	Commander Tuke, H.M.S. "Rifeman"	22	Nil	22	27.54	Ditto	Ditto ..	Handed over to Sultan of Zanzibar.	
Ditto ..	None	Ditto ..	3	Sept. 11	Makongui Island, Pemba	Commander Brooke, H.M.S. "Vulture"	12	Nil	12	114.6	Ditto	Ditto ..	Destroyed.	
Ditto ..	None	Ditto ..	Not known	Sept. 12	Off Cape St. Andrew, Madagascar	Captain Ward, H.M.S. "Thetis"	38	2	36	154	Ditto	Ditto ..	Ditto ..	
Ditto ..	None	Kazembe Saif bin Salamon, master and owner.	6	Oct. 29	Off Tumbat Island ..	Ditto ..	7	Nil	7	13.75	Ditto	Ditto ..	Ditto ..	
Ditto ..	None	Mustagan bin Sanga, master and owner	2	Dec. 7	Kiswara Bay	Commander Tuke, H.M.S. "Rifeman"	5	Nil	5	15.3	Ditto	Ditto ..	Ditto ..	
Ditto ..	None	Anadi bin Juma, master and owner	2	Dec. 8	Near Keelwa	Ditto ..	1	Nil	1	7.8	Ditto	Ditto ..	Burnt.	
Ditto ..	None	Salim bin Abdullah, master; Khalilpan, of Zanzibar, owner	1	Dec. 19	Bagamoyo ..	Ditto ..	1	Nil	1	15.3	Ditto	Ditto ..	Let go; owner known at Zanzibar.	
Salamti, dhow	English	Subadi, master; Ismail Kangan, of Zanzibar, owner	8	Dec. 29	Off south-west extreme of Seindo Island	Ditto ..	1	Nil	1	116.6	Ditto	Ditto ..	Broken up.	
Unknown, dhow	None	Sodi, master, Sodi, Zanzibar, owner	3	Dec. 29	Ditto ..	Ditto ..	Nil	Nil	Nil	Nil	Ditto	Ditto ..	Ditto ..	This dhow was acquitted.
Total for 1874 ..							695	53	642	1,248.571				



Name and Description of Captured Vessel.	Flag under which Captured Vessel was Sailing.	Names of Masters and Owners of Captured Vessel.	No. of Crew.	Date of Seizure.	Where Captured.	Name and Rank of Capturing Officer.	No. of Slaves			Tonnage of Captured Vessel.	Before what Court Adjudicated, and on what Charge.	Deceitful Part of Sentence.	How Captured Vessel was Disposed of.	Remarks.
							Captured.	Died before Adjudication.	Emancipated.					
Unknown, dhow.	None	Not known	Not known	1875 Jan. 2	Ookongui, Pemba	Captain Sullivan, H.M.S. "London"		Unknown		73.5	Zanzibar; slave traffic	Forfeiture	Destroyed.	
Pada Madi, dhow.	None	Baraka, master; Kernali Madani, Zanzibar, owner	9	Jan. 3	15 miles south of Pemba	Ditto	6	Nil	6	25.78	Ditto	Ditto	Brought to Zanzibar.	
M'bao, dhow	English	Tiroo, master; Peer-thai Jeewanjee, Zanzibar, owner	9	Jan. 9	Mesal Island	Ditto	Nil	Nil	Nil	Nil	Ditto			Not condemned. Costs allowed.
Salama, dhow	None	Feyaj, master; Heralda, owner	5	Feb. 24	Off Kohani	Ditto	48	Nil	48	42	Ditto	Forfeiture	Destroyed.	
Pungu, dhow	None	Not known	3	Jan. 23	Kohani Harbour	Ditto	Nil	Nil	Nil	23.13	Ditto	Ditto		
Unknown, dhow	None	Ditto	Not known	Feb. 24	Pangani River	Ditto	Nil	Nil	Nil	12.24	Ditto	Ditto		
Dhow	Arab	Mgosi Bwari Heri, master; Saadani, owner	4	Mar. 23	Zanzibar	Ditto	1	Nil	1	29.93	Ditto			Not condemned.
Conda, dhow	Arab	Khamis bin Ali, master; Khalifar bin Rashid, owner	5	Jan. 29	Off Makongui	Ditto	Nil	Nil	Nil	Nil	Ditto			
Ab-la-hum-uli-li-eh, dhow	Johanna	Mehidinie bin Syeed Hassan	Not known	Mar. 9	Marambitzi, W. C. of Madagascar	Commander Tuke, H.M.S. "Rifleman"	Nil	Nil	Nil	95.2	Ditto	Forfeiture	Destroyed.	
Salama, dhow	Arab	Sahidi Bacari	26	Mar. 10	Off Beova River	Ditto	12	Nil	13	208.33	Ditto	Ditto		
Haripasa, dhow	British	Annadi, master; Hari Kisaji, owner	6	Apr. 16	Off Kwali	Captain Sullivan, H.M.S. "London"	Nil	Nil	Nil	Nil	Ditto			Not condemned.
Total for 1875							67	Nil	67	510.16				

(Signed)

A. CUMMING, Rear-Admiral and Commander-in-Chief

Inclosure 2 in No. 163.

*Captain Ward to Rear-Admiral Cumming.*

Sir,

*"Thetis," Zanzibar, December 31, 1874.*

I THINK no doubt now remains but that the Slave Trade on the East Coast, or rather Eastern Africa generally, has fairly entered upon a new phase, and that if it is ever to be successfully checked a new set of tactics will have to be adopted, though as these must relate to the "land route" now in force they will not come within the scope of this report.

2. The experience of the past six months goes to prove that the northern traffic by sea from Zanzibar or the mainland is practically stopped, the slaves being as previously reported carried along the "land route" by the Arab dealers in numbers hitherto unprecedented. Part of these it is supposed are absorbed in the Somali country, while others probably find their way to the shores of the Red Sea, and are thence reshipped to Arabia. So far as the northern Slave Traffic comes actually within the cognizance of the men-of-war on this coast, the information concerning it rests upon the negative but at the same time perfectly reliable evidence of no captures having been made on this coast or elsewhere of dhows sailing in this direction.

3. Traffic in Slaves still exists to a limited extent from the mainland to the Islands of Zanzibar and Pemba, limited by the watchfulness of Her Britannic Majesty's Consul at Zanzibar, the exertions of the cruisers, and, finally, by the requirements of the island itself, which cannot now be used as formerly as a depôt for slaves to be exported elsewhere. It is, however, asserted by old residents in the island that Zanzibar was never better stocked with newly imported slaves than it is at present, and, moreover, that all the Shambas have even a superabundance of this article, which, of course, the owners would be anxious to dispose of, and which if not carefully watched may possibly be shipped together with other cargo in the French dhows running to Noss Beh during this monsoon; not that I have any reason to suppose that the French Consul at Zanzibar would wink at such an arrangement, but the market for this article being very favourable on the north of Madagascar, and being here overstocked, it cannot be doubted that an effort would be made to supply the former while the north-east monsoon lasts, though I do not think that this would be attempted except in comparatively small numbers under the head of passengers or crew in dhows carrying other cargo, and this I take it would be very difficult to prevent.

4. The traffic from the mainland to the Islands of Zanzibar and Pemba is carried on by twos and threes, &c. either in very small dhows or in fishing canoes by night, and probably cannot be put an entire stop to at present; and I am of opinion that the "London," with the admirable cruising boats at Captain Sullivan's disposal, will, for the present, have her work cut out in checking this traffic; more especially as I have reason to believe that it is not confined to the ports on the mainland within the precincts of the Zanzibar and Pemba channels, to which part of it my remark that it is carried on in fishing canoes is necessarily confined, but that it extends as far south as Monfia and Cholé Islands, whence it is probable small dhows carrying a considerable number sail for the south end of Zanzibar.

5. Undoubtedly the part of the coast where the Slave Trade at sea still flourishes in full vigour is from the ports and creeks in the vicinity of Mozambique to the west and north-west coasts of Madagascar, the former (*i.e.* from Cape St. Andrew to Murderer's Bay) being, I believe, the locality where the landings take place during the north-east monsoon, and the latter (*i.e.* from Cape St. Andrew to Minnow Islands) during the south-west monsoon. I am informed that these slave dhows are all furnished with Portuguese papers, and are legal traders up to the moment of their receiving their illegal cargoes, when both papers and colours are thrown overboard, and the dhows make a run for the nearest Madagascar port that they can fetch.

Rumours have reached us lately that a barracoön for the reception of slaves has been erected at Murderer's Bay, whence they are exported round the south of Madagascar to Bourbon, but this report requires confirmation.

6. The difficulty of getting accurate information respecting the ports whence the dhows start, and still more of their times of starting, combined with the invariable practice naturally adopted of sailing for the mainland in the night, makes it still impossible with the force in these waters to substitute a strict blockade (as far as regards slaves) of the main land for dhow chasing on the Madagascar Coast; though it is obvious that until the former can be resorted to, the traffic will not be stopped. I am of opinion that were a British Consul stationed at Mozambique and a gun-boat always within reach



together with at least four men-of-war available for blockade purposes during a considerable part of the year the Traffic might be practically put an end to. But perhaps I ought to add that so long as the present system of prize money exists there is naturally a strong inducement to employ the vessels in these waters in catching slavers rather than in the very irksome duties of a strict blockade.

I have, &c.  
(Signed) T. LE H. WARD.

Inclosure 3 in No. 163.

*Commander Foot to Rear-Admiral Cumming.*

Sir,

*"Daphne," Aden, May 7, 1875.*

I HAVE to inform you that the following is the result of personal investigation, and information received during my recent visit to Zanzibar, and subsequent cruise to the north for the suppression of the Slave Trade.

1. Slaves are brought down in considerable numbers from the interior as heretofore, and are marched from the vicinity of Kilwa Kivinja to Dar-es-Salaam by the same route as reported by me in letters of 4th February, 1874, and of 28th February, 1874, accompanied by a tracing.

2. From Dar-es-Salaam to Pangany river a slight deviation is made, which takes the caravans more to the interior, passing a small village called Kikoko about  $2\frac{1}{2}$  miles from Kingani river, and about 12 miles west of Bagamoyo. This was not on the slaves' route when visited by me in December 1873, and I believe the alteration is in consequence of some boys having been stolen last year from the French Mission at Bagamoyo by a passing slave caravan, and the French fathers and lay brothers opposed with arms the passage of other caravans across the mission grounds.

3. Pangany, Tanga, and Bomany are the great places of export to Pemba, and in March 1,000 slaves were brought there, but whether for export to Pemba, or the northern route I cannot exactly say, most probably to be disposed of as circumstances permitted.

4. The road north from the Pangany passes Mombaza, the Matwapa, and Quillife rivers, on to Melinda, and round the Bay of Formosa to Ozy Point (slaves are not transferred by dhows from Melinda to Ozy Point as I was inclined to believe, and so was Dr. Kirk). Between Ozy and Lamoo are two villages, Kipini and Kimbo, the latter near Lamoo Island, slaves being conveyed to the island in canoes, the breadth of the Channel not exceeding a quarter of a mile, and less in places, Manda Island also being near the mainland, and having Shambas on it absorbs a good many. I saw one woman, a Gindo, there myself, who was brought from the mainland last year, and had not been conveyed by a dhow. Unfortunately slaves are so ignorant of time, localities, and distance, that it is useless seeking information as to roads, &c. There are doubtless a considerable number of slaves conveyed to the islands between Lamoo, and Kwyboo in canoes, but I think only for agricultural purposes.

5. At Lamoo I was informed by a Banyan, appointed by Dr. Kirk as agent for liberated slaves of Indian subjects, that a short time previous, a Banyan whose slaves had been liberated, turned Mahomedan, and wished to ship said slaves to Kiunga, but was prevented by the agent; he, however, marched them overland to Kiunga.

6. Proceeding north to Port Durnford, I ascended that river with four boats, about twenty-two miles. There is a village, the only one seen on the bank, which is stockaded, and on an elevation of sixty or seventy feet from the river, with a clear open country in the rear; this the natives called Buboosha, the name of the Durnford River; but I am inclined to think it is Boorgah, and the place where those marching north pass.

The natives here said there was a road along the beach from Lamoo, and that a ferry was existing between Mombamkoo on the north, and Shera on the south shore of Durnford, but we were unable to see any signs of it.

7. Starting again with three boats for Thoula, and the entrance of Shamba River, I visited Tola, a town on the island of that name. The natives were not very friendly. The road is along the mainland opposite. After crossing Tola River, and on to the Shamba River, where there is another ferry there, on to Kismayo, and from thence to Brava, at which place I was informed, that in consequence of disturbances with the Somalis at Kismayo, the road at present is not very safe; also that besides the road near the sea, there is one more inland, with villages, a day's march apart, and both routes leading to Lamoo.

8. Landing at Brava, and remaining there a night, the Interpreters were strictly



watched, and gained no information. I was told by a man who spoke Hindostani, that there is a road to the north African Coast near Zeyla, by means of which, I believe, if not at present, in time, the markets of Jeddah and Hodeidah can be supplied, more especially as dhows are allowed to pass unsearched between the Gulf of Tejureh and ports in the Red Sea, past our Islands of Ivat or Eyat, Musah, and Perim, as reported in my letter of 11th July, 1874. An English gentleman who had business in Jeddah last year, was asked to buy slaves; and was shown 5 or 6 boys and girls; this he told me himself.

9. Attached is a rough sketch of coast line, with roads marked in red ink; and as it is an established fact that slaves are still arriving from the interior, and dealers still going for more, it becomes self-evident that there is still a demand; so that although the Slave Trade by sea to the north is acknowledged to be put down, it remains to be seen if it is not carried on by land; and until this inhuman traffic is abolished in the interior of Africa by England, with the co-operation of the Sultan, I question if the sufferings of slaves incurred by long land marches, be not nearly equal to the slave dhow.

10. That but few, if any, dhows bound north have escaped overhauling, may be judged by the work performed by boats, as noted below; and the ship has been cruising as well since the 8th of April.

I have, &c.

(Signed) C. V. FOOT.

Work performed by the Boats between the 1st of April and the 4th of May, 1875.

Boat.				No. of Miles through the Water.	Remarks.
Pinnace ..	..	..	..	833	
1st cutter	..	..	..	894	
2nd cutter	..	..	..	894	
1st whaler	..	..	..	1,107	
2nd whaler	..	..	..	52	
Galley ..	..	..	..	214	
Total ..	..	..	..	3,994	162 dhows boarded.

Inclosure 4 in No. 163.

*Captain Sullivan to Rear-Admiral Cumming.*

(Extract.)

"London," Zanzibar, May 4, 1875.

I HAVE the honour to make the following Report on the present state of the Slave Trade of Zanzibar and the East Coast of Africa, and of circumstances that have recently occurred in connection with our efforts to suppress the same.

On the 20th of February last, important information was received through the Acting Consul-General (Captain Prideaux) that there were 1,000 slaves being marched to the northward by the coast route, and that it was probable that many of them would be shipped for Pemba from Pangany. All the available boats were at once despatched to blockade that part of the mainland, and the coast of Pemba, which resulted in the capture of one dhow with 48 slaves on board.

It now appears from reports received that the traders having ascertained that the coast was too well blockaded to admit of their passing up it by sea, have again marched the slaves north by a land route which skirts the border of the coast eastward of the Sheembe range of hills, and within a mile or two and sometimes within a few hundred yards of the beach and villages situated near the sea.

Nothing could be easier than to ascertain the exact locality of gangs of slaves thus conveyed north whilst on the march, and to cut them off; but the Sultan having made no concession entitling us to land a force on territory which he calls his own, (but which, were it not for the moral influence and power of England and the presence of her fleet in these waters, practically demonstrated as it had been occasionally, and more recently at Mombasah, we could not hold possession of for a single day) we have no power to intercept them.

Thus the Arabs have completely "check-mated" us, and notwithstanding a temporary stoppage by sea, the Slave Trade to an equally large and increasing extent is still carried on, and probably with greater suffering and loss of life than if some part of

their journey was travelled by sea. Unless the only remedy for this condition of things is adopted by England, (viz., acquisition of territory on the mainland) she may continue to expend for a century hence enormous sums of money in continued fruitless endeavours to put an end to the Slave Trade; which the expenditure of one or two years now in the right direction would accomplish in two years or less.

Seriously impressed as I am with these facts, I am induced, at a time when the Sultan of Zanzibar is about to leave for England, and when any steps the Government might consider necessary to adopt could more easily be taken, to bring the matter to your notice for the information of the Government.

I do not think there are any persons acquainted with the Zanzibar country and the East Coast of Africa, and the state of the Slave Trade there, who differ materially as to what is the only remedy, and the only method likely to prove successful.

A quarter of a million of money would purchase that portion of the territory of Zanzibar, from Dar-es-Salaam to Mombasa inclusive, with the Islands of Zanzibar, Pemba, &c., within the same parallels of latitude. Both Dar-es-Salaam and Mombasa afford admirable harbours; that of Mombasa with its two anchorages and deep river, affording accommodation for the whole British fleet together nearly; that of Dar-es-Salaam being a spacious anchorage for small ships, and into which the largest wooden ships could enter.

The advantage of the more southern part of this territory specified being its greater distance from the line, the healthier locality of Dar-es-Salaam, the easier access for trade purposes to the interior free of native hospitality, and its proximity to Zanzibar Island.

At both these places, Dar-es-Salaam and Mombasa, might be established towns for liberated Africans, to whom should be ensured something more than a questionable freedom as at present (a subject it will become my duty to enter into hereafter, or at some future period), to whose children and their descendants should be secured a Christian education, without which I cannot see the good of interfering to stop the Slave Trade at all. To these also should be secured a permanent freedom, which is by no means the case now, for in one case the slave is transferred or banished to the small island of Seychelles to become the badly paid "fags" of lazy creoles for life; in another he receives a ticket of freedom in Zanzibar, where he is sent adrift to find work and food as best he can. In either case they add to the numbers of negroes by whose withdrawal from the country Africa is becoming decimated. It is certain that we have no means of restoring the negro to his original home or to his friends, if any are left: and if we have no Christianity to give him he is far better off and happier amongst the Arabs than we have ever made him.

The system of giving negroes "tickets of freedom" and letting them remain in Zanzibar is not less absurd than to write on a card "I'm no longer a fox" and to hang it round the neck of one, and then send him into a kennel amongst hounds. If experience did not prove this, the analysis of the population of Zanzibar Island would be sufficient to do so. Should this system continue, in a very few years it will be necessary to appoint a commission to enquire what has become of those liberated Africans landed at Zanzibar, but whom, I am persuaded, in a short time it will be impossible to account for.

I have already rescued one of these negroes, by entering him as a "seedie" in the "London," under the following circumstances. He was a slave found in a dhow captured by the "Rifleman," and on being landed at Zanzibar, received from the Consulate the usual ticket of liberation. Unable to make himself generally understood in the island, and not knowing in the least either the meaning or value of the piece of paper (if it really has any value in such a place), he was wandering through the streets, begging, and inquiring what he was to do. In this manner, he came to one of the European houses on an occasion of my being there, so I took him on board the ship, to save him from the inevitable result of such a position, which is that of being charitably sympathised with and conducted to the house of some Arab, who, by way of remunerating himself for the expenses of such disinterested hospitality, would for some considerable sum of money allow him to be taken on board a northern-bound dhow by another and equally disinterested and charitable person, who would offer to convey him to some city of refuge far removed from the cruel white man and man-eater, who never would be able to injure him again. If he survived the proposed ordeal of a slave-passage in a dhow, he might have been found subsequently in a northern slave-market, where it would have been as well for him, and far more economical for England, to have permitted him to be taken at first. There are upwards of sixty (or rather there ought to be) liberated Africans in the Island of Zanzibar at the present time.

With respect to the Slave Trade in the Island of Zanzibar itself, although only one large cargo is said to have been landed within the last few weeks, and that at the



back or eastern side of the island, there is a constant stream of slaves in small numbers (ones and twos) entering it from the mainland, which lies from 15 to 20 miles from it; these it is almost impossible to intercept to any great extent. Frequently they are made to represent a portion of the crew, and the only means of detection, generally, is by ascertaining if all the crew are able to speak Ki-Swabili, the language of the coast. But in this there is another difficulty to contend with; the interpreters are invariably acquainted with the nakodas, or owners of the dhows, with whom they often, it is feared, agree that, on boarding a dhow, they will say that the slaves are not such for a considerable sum to be paid on meeting at Zanzibar; and the interpreter is thus induced to make any false statement to the boarding officer, such as, that the two or three females on board, who, except in regular full cargoes of slaves are kept in the best condition possible, are wives of other men. The children are said to belong to these women, and the two or three men are taught to play their part of the deception, and work and mingle with the crew. The only remedy for this is for the cruisers or captors to out-bid the nakodas, and make it worth the while of the interpreters to betray the genuine slave-dhows. This is done in the squadron, though not always successfully, especially if those connected with the dhow are residents of Zanzibar, and consequently to be too much feared or respected by a fellow rogue of an interpreter.

Most of the slaves that are brought over in small numbers cross the channel once at a time in canoes, of which the number is legion, ever fishing and passing to and fro between the mainland and the islands. I have seen as many as a hundred of these canoes daily approaching Zanzibar at a certain time of tide or hour of the day bringing their fish to market, and perhaps out of that number of canoes there may be one, two, or three of them with one slave in. This is repeated every day, excepting when the weather at the change of the monsoon is too severe for the canoes to go further than the harbour.

## No. 164.

*Captain Sullivan to Rear-Admiral Cumming.*

Sir,

"London," at Zanzibar, June 24, 1875.

I HAVE the honour to report that the steam pinnace of Her Majesty's ship under my command, in charge of Mr. W. H. Hankin, boatswain, 1st class, captured a slave dhow (name unknown) at the entrance of St. George's Gap, Pemba Channel, on the 13th instant.

2. The dhow was observed standing across from the mainland in the direction of Kish Kash, and was at the time about two miles from the shore. Immediately, however, that the people on board perceived our boats (steam-pinnace and a dingy) they wore the dhow and ran for the shore, which they succeeded in reaching before the dingy (the water being too shallow for the pinnace to chase) could overtake them.

The dhow grounded on a shoal close to the island of Mabakioni, to which place the crew and about 70 or 80 people were seen to escape.

3. On getting on board the dhow Mr. Hankin found 16 of the slaves (10 male and 6 female) remaining in her, and on a further search being instituted five or six complete sets of irons were discovered in her.

4. The crew having beached their vessel on a patch of coral rock and stove in her bottom, it would have been impossible to have got her afloat again. Mr. Hankin therefore set her on fire, having first removed the slaves and irons to the pinnace, and watched her burn to the water's edge.

5. On the 17th instant the case came on before the Consular Court, when it was discovered that the dhow had sailed originally from Kilwa-Kivingi, and calling at Dar-es-Salaam, Bagamoyo, Soadani, Tanga, and Pangany, had at each place obtained slaves. After having been detained some little time at Pangany, owing to the vicinity of some of the "London's" boats, she at last managed to sail, having on board a cargo of about 150 slaves destined for the Pemba Shambar.

6. It was subsequently found out that the crew with the slaves which had escaped to the shore had succeeded the following night in crossing over to Fundi Island, which at low water can be done on dry land, and from thence in canoes to Pemba.

7. The dhow, which was condemned as a lawful prize, measured 127.4 tons.

I have, &c.

(Signed) J. SULLIVAN.



## Inclosure in No. 164.

## RETURN of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of capture.	Where. If at Sea, state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel; the Number of Deaths before Adjudication; and the Number Emancipated.
		Vessel.	Master.	Owner, and of what Place.			Men.	Guns.	Tons.	From.	Round.	Belonging.									
1875 June 13	St. George's Gap, off Pemba	Unknown	Unknown	Unknown	None	Dhow	Un- known	None	127·4	Kiwa- Kinigi	Dar-es- Salaam, Bagamoyo, Sodani, Tanga, and Pangany	Unknown	None	...	...	10	6	...	Dar-es- Salaam, Bagamoyo, Sodani, Tanga, and Pangany	Zanzibar	No deaths. 16 emancipated.

(Signed) JOHN SULLIVAN, Captain.

"London," at Zanzibar, June 24, 1875.

No. 165.

*Rear-Admiral Macdonald to the Secretary to the Admiralty.**"Undaunted," Zanzibar, July 12, 1875.*FORWARDED for the information of the Lords Commissioners of the Admiralty.  
(Signed) R. J. MACDONALD.*Commander Crohan to Rear-Admiral Macdonald.*

Sir,

*"Flying Fish," Zanzibar, June 4, 1875.*

I HAVE the honour to report that on the morning of 15th May last Mr. John Gibbings, Sub-Lieutenant, when away on detached service in the first cutter and whaler, chased and captured a dhow off Cape St. Andrew, Madagascar, flying no flag and carrying no papers. The dhow was sighted at anchor at daylight, and on observing our boats she weighed and made for the shore, and although every exertion was made to cut her off, she succeeded in running on the rocks, and the crew with most of the slaves escaped into the bush.

They were assisted in landing by the natives belonging to a Sacalave village, who, with their Chief, deserted the place on my sending a Lieutenant to demand the slaves.

Forty-two women and children were rescued, three of the latter were picked up in the water, and one found in a bush. One woman and a child died on the passage up. The remainder were landed at this port, and handed over to Bishop Steere on the dhow being condemned. They all belonged to the Makua tribe, and had been kidnapped and shipped to the southward of Mozambique. From the evidence of three of the slaves there must have been about 200 of them on board.

2. I beg to bring to your notice the able manner in which Mr. John Gibbings, Sub-Lieutenant, succeeded in preventing the dhow from escaping, and also his exertions after the dhow was beached in preventing the escape of the slaves.

3. I arrived in the ship the same day the dhow was captured. After taking the slaves on board, and destroying her, I proceeded to Mozambique and thence to Zanzibar.

I have, &amp;c.

(Signed)

HERBERT CROHAN.

## Inclosure 2 in No. 165.

## RETURN of Vessels detained as being engaged in the Slave Trade and sent into Port for Adjudication.

Date of Detention.	Where, If at Sea, state Latitude and Longitude.	Name of—			How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel, the Number of Deaths before Adjudication; and the Number Emancipated.
		Vessel.	Master.	Owners, and of what Place.		Men.	Guns.	Tons.	From.	Bound.	Belonging.				Men.	Women.	Boys.	Girls.		
1875 May 15	Off Volamasa, Cape St. Andrew	Unknown	Unknown	Unknown.	None	...	Dhow	...	Unknown	Unknown	Unknown	Unknown	Slaves	Unknown	...	10	14	18	Unknown	... 1 woman died May 19, 1 girl died May 22. Condition of the slaves good. Vessel found unseaworthy, and was burnt. No. emancipated, 40.

\* Calculated by officers of "Flying Fish."

(Signed)

HERBERT CROHAN, Commander.

"Flying Fish," at Zanzibar, May 31, 1875.



No. 166.

*Mr. Law to Lord Tenterden.—(Received July 20.)*

My Lord,

*Treasury Chambers, July 19, 1875.*

I AM directed by the Lords Commissioners of Her Majesty's Treasury to transmit to you herewith, for the information of the Secretary of State for Foreign Affairs, copies of the inclosures in Mr. Rothery's Report to this Board of the 16th instant, containing a list of the adjudications in the Vice-Admiralty Courts, and accounts of the slave and tonnage bounties awarded for the quarter ended the 30th June last.

I am, &amp;c.

(Signed) WILLIAM LAW.

## Inclosure 1 in No. 166.

LIST of the Adjudications in the Vice-Admiralty Courts and Mixed Courts of Justice, reported to the Treasury between the 1st of April and the 30th of June, 1875.

Name of Capturing Ship.	Name of Prize.	Dates of Capture.	Dates of Adjudication.	In what Court Adjudged.	Decretal part of Sentence.
London ..	Mbao (No. 6 of 1875) .. ..	1875. Jan. 9	1875. Jan. 26	Cousular Court, Zanzibar	Dhow restored; seizor acquitted of all claims on the ground that he was justified in detaining her.
Ditto ..	Name unknown (No. 5 of 1875) ..	Jan. 2	Jan. 14	Ditto ..	Dhow condemned.
Ditto ..	Panga (No. 7 of 1875) .. ..	Jan. 24	Feb. 1	Ditto ..	Dhow condemned.
Ditto ..	Conda (No. 8 of 1875) .. ..	Jan. 29	Feb. 17	Ditto ..	Value of the vessel and cargo awarded, with interest thereon.
Ditto ..	Salama (No. 9 of 1875) .. ..	Feb. 24	Feb. 26	Ditto ..	Dhow and 48 slaves condemned.
Ditto ..	Name unknown (No. 10 of 1875) ..	Feb. 24	Mar. 5	Ditto ..	Dhow condemned.
Rifleman ..	Salama (No. 11 of 1875) .. ..	Mar. 10	Mar. 19	Ditto ..	Dhow and 12 slaves condemned.
Ditto ..	Amānet Ullah (No. 12 of 1875) ..	Mar. 8	Mar. 19	Ditto ..	Dhow condemned.
London ..	Name unknown (No. 13 of 1875) ..	Mar. 23	Mar. 24	Ditto ..	Dhow and 1 slave condemned.
Thetis ..	Name unknown (No. 14 of 1875) ..	Jan. 28	Apr. 13	Ditto ..	Dhow and 1 slave condemned.
Ditto ..	Name unknown (No. 15 of 1875) ..	Jan. 29	Apr. 13	Ditto ..	Dhow condemned.
Ditto ..	Name unknown (No. 16 of 1875) ..	Feb. 5	Apr. 13	Ditto ..	Dhow condemned.
London ..	Haripassā (No. 17 of 1875) ..	Apr. 17	Apr. 19	Ditto ..	Dhow restored; seizor acquitted of all claims on the ground that he was right in detaining her.

(Signed) H. C. ROTHERY.

## Inclosure 2 in No. 166.

ACCOUNT of Bounties paid for Captured Slaves as undermentioned by command of the Lords Commissioners of the Treasury, between the 1st of April and the 30th of June, 1875.

Date of Payment.	To whom Bounty paid.	Name of Capturing Ship.	Name of Prize.	Number of Slaves for whom the full Bounty is granted.	Number of Slaves who died for whom half Bounty granted.	Number of Slaves who died for whom half Bounty refused.	Amount paid.
1875.							£
May 7 ..	Naval Prize Account..	Daphne ..	Bandāri Salm ..	..	30	..	75
May 24 ..	Ditto .. ..	Vulture ..	Name unknown..	222	..	17	1,110
							1,185

(Signed) H. C. ROTHERY.

## Inclosure 3 in No. 166.

ACCOUNT of Tonnage Bounties paid to the Commanders, Officers, and Crews of Her Majesty's Ships of War, by command of the Lords Commissioners of the Treasury, between the 1st of April and the 30th of June, 1875.

Date of Payment.	To whom Bounty paid.	Name of Capturing Ship.	Name of Prize.	Tonnage.	Rate of Bounty per Ton.	Amount paid.
1875.					£ s.	£ s.
May 24 ..	Naval Prize Account ..	Vulture .. ..	Name unknown ..	229	1 10	343 10
May 25 ..	Ditto .. ..	Ditto .. ..	Ditto .. ..	110	5 10	605 0
						948 10

(Signed) H. C. ROTHERY.

## No. 167.

*Rear-Admiral Macdonald to the Secretary to the Admiralty.*

"Undaunted," at Zanzibar, July 20, 1875.

FORWARDED for the information of the Lords Commissioners of the Admiralty, with reference to letters of 4th December, 1874, and 23rd February, 1875.

(Signed) R. J. MACDONALD.

*Captain Ward to Rear-Admiral Cumming.*

Sir,

"Thetis," Johanna, May 6, 1875.

I HAVE the honour to inform you that, in company with Captain Elton, Her Majesty's Consul at Mozambique, I have this day had an interview with Sultan Abdullah, King of Johanna, for the purpose of calling his attention to the subjects contained in:—

(1). Your Memorandum of 22nd January, 1875, referring to Admiralty letter of 4th December, 1874.

(2). Admiralty letter of 23rd February, 1875 (duplicate), respecting alleged traffic in slaves by the Sultan himself.

(3). A despatch from Dr. Kirk, 8th April, 1875, addressed to the King of Johanna, demanding the punishment of Mohedin bin Seyd Hanan, convicted before the Vice-Admiralty Court at Zanzibar of slave trading under the Johanna flag.

2. I informed the Sultan, who received us in full Durbar, that I was directed to call his attention to certain alleged violations of his Treaty with Great Britain for the suppression of the Slave Trade, and specially to demand the punishment of Mohedin bin Seyd Hassan for slave trading under the Johanna flag.

As regards the alleged violation of his Treaty obligations, I pointed out to His Highness that it was a matter of common notoriety that the trade in slaves between the Mozambique and Madagascar was carried on in great part by natives of the Comoro Islands, and as an instance of this that a dhow had been taken in September last by Her Majesty's ship "Thetis," with a number of slaves on board, owned by Comoro and Johanna men.

Moreover, that slaves were still imported into the Island of Johanna itself, a proof of which had accidentally come under the personal notice of Captain Elton during the last few days. He having observed amongst the slaves in a shamba two boys, who were evidently fresh importations and who could not speak the language, called the attention of his guide to the circumstances, who at once acknowledged that they had been landed within the last few months.

And, finally, I told the Sultan that Her Majesty's Government had been informed that he was himself implicated in slave trading transactions, and pointed out to him the great exertions which the English Government were making for the suppression of the Slave Trade would be a sufficient proof to him, if such were wanting, that they could not allow this subject to be trifled with, and that any proved violation of his obligations in this matter would involve the most serious consequences to himself.

3. His Highness denied all knowledge of any slave trading going on in his dominions, but said that it was quite possible that natives of Johanna, who had emigrated

to Madagascar, might be engaged in this trade, but that to the best of his belief it was not carried on under the Johanna flag, and these persons, moreover, took good care not to return to Johanna, and he appealed to me whether he could be held responsible for the lawless acts of natives of this island committed beyond his jurisdiction.

He acknowledged, however, with reference to the importation of fresh slaves that he had himself occasionally seen new faces in the island, but that he was unable to say where they came from.

As regards the case of Mohedin bin Seyd Hanan, concerning whom Dr. Kirk had written to him, he informed me that he had kept him in confinement since his arrival in the island, and that he now only waited for satisfactory evidence that the alleged crime of slave trading had been committed under the Johanna flag, in order to carry out Dr. Kirk's demand for his summary punishment, and, moreover, that upon this proof forthcoming he was ready to inflict the extreme penalty of the law, which was "death."

He further expressed a strong desire to remain on good terms with the English Government, and his entire willingness to take any step that I might suggest to prove his fidelity to his Treaty engagements.

4. I told His Highness that the English Government did not desire that the extreme penalty of the law should be inflicted in this instance, but that he must understand that the prisoner Mohedin had been convicted on the clearest evidence, before the Vice-Admiralty Court at Zanzibar; and that, since this Court had full powers to try such cases, there was consequently no need of further proof of his guilt, and that Highness could not have a better opportunity of proving his desire to put a stop to the Slave Trade within his dominions than by making a public example of this man, whose punishment, from the fact of his being a "Shereef," or lineal descendant of Mahommed, would carry with it much more weight in the eyes of his subjects than that of a less distinguished offender.

5. After some consultation with the Chiefs comprising the Durbar, the Sultan agreed to punish Mohedin as I desired, and finally it was settled that the prisoner should be led through the town in chains, and fined 500 dollars, or in default imprisoned for two months, and further, that a Proclamation should be posted up in the principal Mosque, announcing the nature of the punishment, and the offence for which it was inflicted, as a suitable warning to others who might desire to engage in this Traffic.

Immediately after coming to this decision, the prisoner was brought in before the assembled Durbar, and a chain padlocked round his neck and led out again, but not before he had rushed forward and embraced Captain Elton's feet, imploring that his life might be spared, which he did not appear to have understood was in no danger.

6. I take this opportunity of acknowledging the ready advice and assistance afforded me by Captain Elton on this as well as on other occasions in which I have been associated with him.

I have, &c.

(Signed) TH. LE H. WARD.

---

Inclosure in No. 167.

*Captain Ward to the Sultan of Zanzibar.*

After compliments,

*"Thetis," Johanna, May 10, 1875.*

I HAVE the honour to acknowledge the receipt of your Highness's Proclamation respecting the punishment inflicted upon Mohedin-bin-Seyd Hassan for the crime of Slave trading under the Johanna flag, which your Highness proposes to post up in a conspicuous place in the principal Mosque in Johanna town, and I take this opportunity to inform your Highness that I am fully satisfied with the course you have adopted in this instance, and that I shall have pleasure in making a Report to this effect to the Rear-Admiral Commanding-in-chief in the East Indies.

(Signed) THOS. LE H. WARD.



No. 168.

*Rear-Admiral Macdonald to the Secretary to the Admiralty.*

(Extract.)

Zanzibar, July 31, 1875.

HER Majesty's Political Agent having represented to me that, in consequence of various complications having arisen at Mombasa in connection with the settlement of claims made on and by British subjects, in the adjustment of the affairs of the rebel Akida Mohammed bin Abdullah, and that his presence was necessary, I placed the surveying vessel "Nassau" at his disposal. She left this on 16th instant for Mombasa, and returned on 25th, having called in at Chak-chak on her return, where Major Smith informs me he caused 212 slaves, owned by British Indians resident in Pemba, to be liberated.

The "Flying Fish" left for Seychelles on the 29th instant, and after remaining ten days to give leave to ship's company, would proceed to Tamatave in the Island of Madagascar, for the purpose of conveying Mr. Pakenham, Her Majesty's Consul, on a tour to visit the various ports on that island.

No. 169.

*Captain Ward to Rear-Admiral Macdonald.*

Sir,

"Thetis," at Zanzibar, September 17, 1875.

I HAVE the honour to report that, on the 9th instant, Her Majesty's ship under my command being under sail on passage from Mozambique to Cape St. Andrew, a dhow was observed from the masthead standing in the same direction as ourselves, but almost dead to windward of us. I ordered steam to be got up and furled sails, and at 5.30 P.M., after about three hours' steaming, we came up with her. She was boarded in the cutter by the Senior Lieutenant, who, finding that she was full of slaves, took her in tow, and brought her under the stern of the ship, where our boats were employed till near midnight in transferring her living cargo, and so much of her provisions and matting as were worth preserving to the "Thetis."

2. She had on board 250 slaves, and 53 Arabs and crew. The slaves were stowed on two decks, squatting side by side, in such a position as neither to allow of their standing up nor lying down, nor of moving for the purpose of obeying the calls of nature; indeed, the stench in the hold showed plainly that these poor creatures were compelled to squat in their own excrement. They had been only three days from their last port, and, therefore, might be expected to be in exceptionally good condition. Some of them were, however, much emaciated, and 53 were suffering from a most virulent and loathsome description of itch, which gave us some trouble, from the necessity which it entailed of isolating them as much as possible. Notwithstanding every care from the medical officers of the ship, three have died since they were received on board, and, from the wretched state of the dhow's "tween decks," which appeared to me to be a pest-house, in which no human being could live for many hours, I can only conjecture that the majority of her cargo would have shared the same fate before reaching any port in Madagascar had we not fallen in with her, as her passage, judging from the winds we experienced, would have lasted some five or six days longer.

3. This dhow sailed originally with her cargo from Moma River, latitude  $14^{\circ} 45' S.$ , longitude  $39^{\circ} 19' E.$ ; but after getting to sea was found to be so leaky as to make it necessary to put into the M'Cupee River, latitude  $15^{\circ} 32' S.$ , longitude  $40^{\circ} 31' E.$ , for repairs, whence she sailed three days previous to capture. The "Thetis's" boats, with a Portuguese gunboat, had lately made a complete search of the Moma River and its branches, under my immediate superintendence, without finding any dhows. I am now informed, however, by the Arab dealers, that the dhow now captured was in the river at this time. Of course, if we had found her in the Moma she would have been empty, and, therefore, as it has turned out, it is well that we failed in doing so; but it only shows the difficulty that exists, even when acting upon information, of finding a dhow when concealed in one of these rivers, whose banks are lined with mangrove, and intersected everywhere by creeks, many of which are too narrow to use a boat's oars in, and yet quite large enough to receive a dhow with her mast down. In such cases, the co-operation of the villagers is a necessity in order to ensure success, and, in the present instance, all, with one exception, told the same story, namely, that there was no dhow in river, and the last which had visited them had been wrecked on the bar some three or

four months since; the exception was a man who acknowledged that a dhow was in the river, but as he wanted his reward for information before he had actually shown us her whereabouts, we concluded he was not telling the truth, and only offered him a liberal reward for actual results, but nothing for anything short of this, and this he declined.

4. The slave-traders captured are chiefly Comoro men, who acknowledge to have no settled residence, their occupations being to buy a cargo in one place and to accompany it in a dhow to another where there is a good market for it. The smaller dealers appear to confine their operations to slaves, a very small successful venture in which enables them to live in idleness for a considerable time; but one who appeared to be a man of superior stamp to the rest, and who owned to no less than eighty-five of the slaves on board, informed us frankly enough that he had made one other run in which he had successfully landed thirty slaves in Madagascar, but that he usually trades in rice. This man, on examination, entered into some particulars relative to the manner in which slaves are collected. The plan adopted by the dealer is to go to Moma or some other slaving station, and obtain leave from the Chief of the district to carry on the trade; after which the coast natives are hired to go into the interior and bring in as many slaves as they can catch, the dealer in the meanwhile resting quietly on the coast. On the return of the kidnappers a bargain is made with them for the slaves, according to quality, and a rupee a-head is paid to the Chief; the dealer is then at liberty to proceed as soon as he can get a dhow.

5. It should be noticed that all this goes on in a country nominally under Portuguese rule, and the Chief with whom these transactions are openly made is, although not actually appointed by Portuguese authority, perfectly well known to them and to everyone else in the country. The most effectual remedy for this state of things would apparently be the establishment of some legal trade which might eventually supersede the traffic in slaves; but not only is this not encouraged in such places as the Moma, where a fine though undeveloped country exists in the immediate vicinity, but, owing to the absence of a Portuguese Custom-house, all trade is here illegal, without going through a roundabout process of calling previously at some other port, a process which is practically prohibitive as regards places where no trade has been already established.

6. The Chief of the Moma district, Moussa, is much feared by the people, and was at the time of our visit to those parts openly talked of as encouraging the Slave Trade. Probably the Portuguese Government have no real authority over this man and his illegal doings; but, if not, their sovereignty of the coast serves only to perpetuate the Slave Trade by its preventing those who have the power to stop it from exercising that power in their so-called territorial waters.

7. The "Thetis," after leaving a launch and pinnace and two cutters to cruise on the coast of Madagascar, proceeded to Zanzibar, where the dhow and 241 slaves were condemned in the Vice-Admiralty Court this day.

I have, &c.

(Signed) TH. LE H. WARD.

No. 170.

*Captain Sullivan to Rear-Admiral Macdonald.*

Sir,

"London," Zanzibar, October 26, 1875.

I HAVE the honour to report the capture, on the 29th ultimo, by the boats of Her Majesty's ship "London," of a dhow called "Asmeen" or "Salemti," on the ground of her being engaged in, or destined for, the Slave Trade.

2. The dhow was boarded off Songa Island, near Monfia, and a search was instituted which resulted in the discovery of ten sets of slave irons concealed in a canvas wrapper and stowed under some other cargo in the hold, and about ten fathoms of chain, such as is used for connecting the slaves in gangs, which were hidden in a bag of rice found in a locker of which the Nakhoda had the key.

3. The case came before the Consular Court at this place on the 15th instant, and a decree of condemnation on the dhow and part of her cargo was pronounced.

From the evidence it appeared that she was the property of a British Indian subject residing at Kilwa Kivingi, and was on a trading voyage from Zanzibar to Kilwa and Kivinga. It is believed that the irons, &c., belonged to three Arab passengers, two of



whom landed at Monfia, the third being taken in the dhow, and after the condemnation handed over to the Sultan's authority.

4. The dhow, which measured nearly 177 tons, has been broken up and sold in separate parts in accordance with the decree of the Consular Court.

I have, &c.

(Signed)

GEO. S. SULLIVAN.

---

No. 171.

*Captain Sullivan to Rear-Admiral Macdonald.*

Sir,

*"London," Zanzibar, November 5, 1875.*

I HAVE the honour to report that a dhow named "Simesa," with eight slaves on board was captured on the 24th ultimo by the steam pinnace of this ship under the command of Sub-Lieutenant F. J. Grassie.

2. The slaves had been shipped at Kokotoni, and, at the time of her capture, the dhow was on her way to Nangapani Point to embark nineteen more, the whole cargo being destined for Pemba. Both the owners of the dhow and slaves were on board, but the Nakhoda succeeding in escaping by jumping overboard and swimming ashore when the pinnace was first sighted.

3. On the 25th October the case came before Her Majesty's Consul-General, and, no defence being offered, a decree of condemnation was pronounced.

4. The dhow measured 52·87 tons, and from her appearance had probably been some time employed in the same trade.

I have, &c.

(Signed)

GEO. S. SULLIVAN.

---



## Inclosure 1 in No. 171.

## RETURN of Vessels Detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where; if at sea state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel; stating the Number of Deaths before Adjudication, and the Number Emancipated.
		Vessel.	Master.	Owner, and of what Place.			Men.	Guns.	Tons.	From.	Bound.	Belonging				Men.	Women.	Boys.	Girls.		
1875 Oct. 24	Off Osumembe Point	Simesa ...	Fungoa ...	Magoni; Zanzibar	None ...	Dhow ...	4	Nil	52·8	Kokotoni	Penba.	Zanzibar	1875 Oct. 24	Nil	...	6	2	...	...	Zanzibar	Condition good; deaths nil; Emancipated 8.

"London," at Zanzibar, October 30, 1875.

(Signed)

GEO. L. SULLIVAN, Captain.

No. 172.

*Captain Sullivan to Rear-Admiral Macdonald.**"London," Zanzibar, December 1, 1875.*

FORWARDED for the information of the Commander-in-Chief, remarking that the cases reported on belong to my predecessor's time, but owing to the Decrees not having been received at the date of his leaving the usual report was in consequence delayed.

(Signed) T. B. M. SULLIVAN.

*Lieutenant Annesley to Captain Sullivan.*

Sir,

*"London," Zanzibar, November 30, 1875.*

I HAVE the honour to report, for the information of the Commander-in-Chief, the capture by the boats of Her Majesty's ship "London" of three dhows engaged in the Slave Trade, and under the following circumstances.

*Case No. 34, 1875. "Katiri Sham," 113 tons.*

This dhow was seized at Kish-Kash by Lieutenant Mathews on the 23rd October, on suspicion of having run a cargo of slaves about three weeks previously.

The evidence against her was partly circumstantial and partly derived from the confession of her own captain and crew, who acknowledged to having shipped ten slaves at Tanga on the 1st October.

These slaves were the property of the owner of the dhow, a Beloochi, living at Pemba, and were disembarked near Funds Gap. Two of them (women) were sold at once to an Arab named Mohammed bin Rashid, but no information could be obtained as to the disposal of the others.

After her seizure the dhow was taken to Mesal Island, where she was left in charge of a prize crew, pending the result of proceedings in the Vice-Admiralty Court.

Owing however to the filthy state of the dhow, and her being overrun by rats, the men could not live on board, and they were therefore removed by Sub-Lieutenant Grassie.

The same night that this was done the dhow was plundered of her cargo, and set on fire, it is supposed, by some of her own crew, and an Arab of Chak-Chak, called Bin-Saaidi.

Her Majesty's Consul-General having heard the case, pronounced a Decree of condemnation on the vessel.

*Case No. 36, 1875. Name unknown, 36 tons.*

This dhow was boarded by Lieutenant Mathews on the 2nd of November off Chak-Chak, and from the evidence elicited from her crew, as well as from the state of her hold and the presence of two large cooking pots on board, was seized as being engaged in the Slave Trade. It was afterwards discovered that the dhow had shipped nine slaves at Tumbatu, and had landed them on an island to the northward of Mesal Island, from whence they were taken to Pemba in canoes.

They, as also the dhow, were the property of a man named Jumah, residing at Pamba, and were shipped by a Shehari Arab named Bin-Salim. A Decree of condemnation has been pronounced by the Consular Court in this case.

*Case No. 37, 1875. "Kasumba," 37.8 tons.*

This dhow was seized on the 3rd of November by Lieutenant O'Neill, near the Island of Karangi in the Pemba Channel. On boarding her, a negro came forward and said he was the slave of a man named Jumah of Tanga, who had purchased him from a Pemba Arab. That he had escaped from the former, but had been captured and put on board the dhow for re-shipment to Pemba. A passenger on board stated that he was the owner of the dhow, but shortly after contradicted himself, and said the captain had induced him to say so, as the dhow having previously been engaged in running slaves, he was afraid to name the real owner.

Lieutenant O'Neill then went to Tanga, where he succeeded in getting hold of the son of the real owner (Mawiage-binta-Jumah, a Pemba woman). From this man, who probably with an idea that by doing so he would free the vessel, volunteered his evidence. He learnt that the dhow had recently run two cargoes of slaves, but that her present trip was purely for legitimate trade. Three of the crew then came forward and corroborated this man's statement. The case came before Her Majesty's Consul-General on the 13th instant, and a decree of condemnation was pronounced against the dhow, the slave also being liberated.

These cases should have been reported by your predecessor, but the Decree had not been received at the date of his leaving.

I have, &amp;c.

(Signed)

WM. M. ANNESLEY.

Inclosure in No. 172.

Return of Vessels detained as being engaged in the Slave Trade, and sent into Port for Adjudication.

Date of Detention.	Where. If at Sea, state Latitude and Longitude.	Name of—			Under what Colours.	How Rigged.	Number of—			Where—			Date of Sailing from last Port.	Nature of Cargo.	To whom Consigned.	If with Slaves on Board.				To what Port sent for Adjudication.	Condition of the Slaves and Vessel, the Number of Deaths before and the Number Emancipated.
		Vessel.	Master.	Owners, and of what Place.			Men.	Guns.	Tons.	From.	Board.	Belonging.				Men.	Women.	Boys.	Girls.		
1875 Oct. 23	Pemba ...	Katri Sbaum	Kamissi...	Shahar Dati, Kish Kash	Arab	Dhow	9	Nil	113-22	Tanga ...	Fundo ...	Kish Kash	Unknown	Cocoa nuts	Unknown	...	...	...	...	Zanzibar	Dhow was discovered on 27th October on fire, which did much damage to the cargo, and rendered it of no further use. Slaves had been landed.
Nov. 2	Pemba ...	Unknown	Kiska ...	Jumati bin Sali, Pemba	None	Dhow	4	Nil	36-2	Tumbata.	Pemba ...	Pemba ...	Unknown	Salt	Unknown	...	...	...	...	Zanzibar	Dhow destroyed, being very old, leaky, and unseaworthy. Slaves had been landed.

“London,”

1875.

(Signed)

T. B. M. SULLIVAN, Captain.



## PORTUGAL.

No. 173.

*The Earl of Derby to Mr. Cobbold.*

Sir,

*Foreign Office, March 29, 1875.*

I TRANSMIT to you herewith a copy of a despatch from the Acting Consul-General at Zanzibar,† covering copy of a report addressed to him by Vice-Consul Elton of certain operations for the suppression of the Mozambique Slave Trade, undertaken by the Portuguese authorities in that Colony, in co-operation with Captain Ward, of Her Majesty's ship "Thetis."

I have to request that you will communicate the substance of Captain Elton's report to the Portuguese Government, with the expression of the gratification with which Her Majesty's Government have learnt the successful operations of the Portuguese forces against the slave-traders in the Kivolani River, and further that you will take the same opportunity of pointing out to them the beneficial effects which cannot fail to result from a joint action on the part of the Portuguese and British naval forces in Portuguese territorial waters with the view to the suppression of the Slave Traffic, which has been admittedly carried on for many years past from the Mozambique territory almost with impunity.

I am, &c.  
(Signed) DERBY.

No. 174.

*The Earl of Derby to Mr. Cobbold.*

Sir,

*Foreign Office, March 31, 1875.*

WITH reference to your despatch of the 4th November last, I have to acquaint you that I have received a despatch from Her Majesty's Consul at St. Vincent, covering a return of the number of libertos in the Province of Cape Verde who have been freed in virtue of the Decree of the Portuguese Government of October 31 last, and I have to request you to express to the Government of His Most Faithful Majesty the gratification of that of Her Majesty at the issue of this Decree, which has removed the last remains of slavery from the Cape Verde Islands.

I am, &c.  
(Signed) DERBY.

No. 175.

*Mr. Cobbold to the Earl of Derby.—(Received May 1.)*

My Lord,

*Lisbon, April 14, 1875.*

IN obedience to the instructions contained in your Lordship's despatch of the 31st ultimo, I have addressed a note dated the 9th instant, copy of which I have the honour to inclose herewith to the Portuguese Government, expressing the gratification of that of Her Majesty at the issue of the Decree of the 31st of October last, which has removed the last remains of slavery from the Cape Verde Islands.

I have, &c.  
(Signed) T. CLEMENT COBBOLD.

Inclosure in No. 175.

*Mr. Cobbold to Senhor Corvo.*

M. le Ministre,

*Lisbon, April 9, 1875.*

I DID not fail to transmit to my Government copy of the Royal Decree, dated the 31st of October last, declaring free from the date thereof all libertos in the Cape de Verde.

The Earl of Derby having received from Her Majesty's Consul at St. Vincent a return, furnished by his Excellency the Governor-General, showing the total number of freedmen thus liberated, I have been instructed by his Lordship to express to His Most Faithful Majesty's Government the gratification of Her Majesty's Government at the issue of this Decree, which has removed the last remains of slavery from the Cape Verde Islands.

I avail, &amp;c.

(Signed)

T. C. COBBOLD.

No. 176.

*Mr. Cobbold to the Earl of Derby.—(Received May 2.)*

My Lord,

*Lisbon, April 15, 1875.*

I HAVE the honour to transmit herewith to your Lordship translation of a note from the Portuguese Minister of Foreign Affairs, in reply to mine of the 24th of November and the 12th of December last (copies of which were inclosed in my despatches of the 24th of November and 14th of December of last year), relative to the capture of dhows on the north-west coast of Madagascar.

His Excellency, in this note, gives me the full details of the proceedings of the Governor-General of Mozambique, as reported by Captain Elton to Captain Prideaux. I have consequently considered it unnecessary to communicate the substance of Captain Elton's report, and have addressed a note to the Portuguese Government, expressing the gratification of that of Her Majesty at the successful operations of the Portuguese forces against the slave-traders in the Kivolani River, and further pointing out to them the beneficial effects which cannot fail to result from a joint action on the part of the Portuguese and British naval forces in Portuguese territorial waters, with the view to the suppression of the Slave Traffic; for this purpose I have embodied the views of Captain Ward and Captain Elton, as stated in the latter gentleman's letter of February 5 to Captain Prideaux, as to the most speedy and effectual means for the suppression of the Slave Traffic between the Mozambique coast and Madagascar.

Copy of this note I have the honour to inclose herewith.

Senhor Corvo has requested me to ask Her Majesty's Government to convey to Captain Ward, of Her Majesty's ship "Thetis," the thanks of His Most Faithful Majesty's Government for the readiness and alacrity with which he was willing to assist the expedition to Kivolani.

I have, &amp;c.

(Signed)

T. CLEMENT COBBOLD.

Inclosure 1 in No. 176.

*Senhor Corvo to Mr. Cobbold.*

(Translation.)

Sir,

*Lisbon, April 6, 1875.*

I RECEIVED in due time the note which you addressed me on the 24th of November of last year, relative to the capture made on the 11th of the preceding month of August, to the north-west of the coast of Madagascar, of a dhow with slaves on board, which had sailed from a place in the Province of Mozambique, called Kivolani, about five hours' distance from the capital.

In that note you expressed, in the name of Her Britannic Majesty's Government, the hope that His Majesty's Government would not fail to take into its most serious consideration the negligence which appeared to have been shown by the authorities at Mozambique, with respect to the adoption of effectual measures to prevent that abominable traffic within the limits of the territorial waters of that province.

I subsequently received your note, dated the 12th of December, wherein you



acquainted me with the capture, on the same coast of Madagascar, of another dhow with slaves on board, and its condemnation by the Vice-Admiralty Court at Zanzibar, as a further proof that the Slave Trade continued to be carried on from the Portuguese possessions on the East Coast of Africa.

With reference to the contents of the two notes above mentioned, I have the honour to state to you that His Majesty's Government has just received from the Governor-General of the Province of Mozambique despatches, dated the 19th and 31st of January last, wherein the said Governor-General reports what had lately taken place there.

Having been informed on the 15th of that month that some dhows were landing in the River Kivolani arms and gun-powder by contraband, and were making preparations for shipping slaves, he dispatched to that port on the 16th the gun-boat "Tete," commanded by the Second Lieutenant João Maria da Costa.

The measures adopted by that officer in command for the purpose of seizing the suspected vessels proved however fruitless, because, in addition to the loss of lives, other circumstances occurred which compelled him to return on the 18th; and, therefore, the Governor-General gave orders for the immediate departure for Kivolani of the vessels and of the disposable force of the naval station, and, accordingly, early in the morning of the 19th the steamers "Sena" and "Tete" and the yacht "Inhamissengo" sailed with the forces which were considered necessary.

On the 20th, however, in the evening, alarming reports about this expedition began to be put in circulation, and it was even asserted, although it was not known from what source such an assertion came, that the steamers, having gone on shore, had been taken by the Moors, and that the military forces had been completely defeated.

At this conjuncture, as the steamer "Quilimane" was undergoing repairs, and the steamer "India," which had only arrived from Macao on the eve, was unable to start before twenty-four hours, the Governor-General thought it his duty to inform the Captain of Her Britannic Majesty's corvette "Thetis," on the occasion of the visit paid to him by that officer on the 21st, the day after his arrival, of what had occurred, mentioning the steps he had taken for the suppression of the Slave Trade, without, however, concealing from him the unpleasant rumours which were current, and the anxiety which they caused him.

The said Captain immediately offered, with the greatest willingness and kindness, to render every assistance in his power, and he added that if the Governor-General would allow him to go to Quivolane, and take with him a Portuguese officer and a pilot acquainted with the coast, he would start within two hours.

This obliging offer having been accepted, and the first Lieutenant, Augusto de Castilho and the pilot having gone on board, the corvette "Thetis" steered towards the bar at noon precisely.

At the close, however, of that same day, the 21st, and in the morning of the next, the steamers "Sena" and "Tete," and the yacht "Inhamissengo," returned to the port of Mozambique, bringing the welcome news of the success of the expedition: eight large dhows and two launches had been burnt, and the place which was built upon the banks of the river, and was chiefly inhabited by Moorish smugglers, was completely destroyed.

Now while this was going on, the Governor-General received, by the mail which arrived on the 18th, a copy of your note above referred to of the 24th of November, and hence you see that the charge of neglect against the authorities at Mozambique, in not adopting effectual measures against the inhuman traffic in slaves, cannot in any way be applied to the present Governor-General, who assumed his office in August of last year, and to whose activity the prompt extirpation of that den of traders in human flesh is to be ascribed; and His Majesty's Government trusts that the said Governor-General will continue, in the same zealous manner, to carry out the instructions which he received.

The letter of Captain Ward, of Her Majesty's ship "Thetis," informing the Governor-General of his having communicated with the yacht "Inhamissengo," and of his return to the anchorage when he learnt the successful result of the expedition, as well as the reply of the first authority of the Province, expressing his profound acknowledgment, form part of the documents now received, and I beg, therefore, on this occasion to request that you will be so good as to ask your Government to convey to Captain Ward the thanks of His Majesty's Government for the readiness and alacrity with which he was willing to assist the said expedition.

I avail, &c.

(Signed) JOAO DE ANDRADE CORVO.



Inclosure 2 in No. 176.

*Mr. Cobbold to Senhor Corvo.*

M. le Ministre,

*Lisbon, April 15, 1875.*

HER Majesty's Government has received a despatch from the Acting Consul-General at Zanzibar,\* covering copy of a Report addressed to him by Vice-Consul Elton of operations for the suppression of the Mozambique Slave Trade undertaken by the Portuguese authorities in that Colony, in co-operation with Captain Ward of Her Majesty's ship "Thetis."

This Report is similar to that of the Governor-General embodied in your Excellency's note to me of the 6th instant.

I have been instructed by the Earl of Derby to express the gratification with which Her Majesty's Government have learnt the successful operations of the Portuguese forces against the Slave Trade in the Kivolani River, and further to point out to His Most Faithful Majesty's Government the beneficial effects which cannot fail to result from a joint action on the part of the Portuguese and British naval forces in Portuguese territorial waters, with the view to the suppression of the slave-traffic which has been admittedly carried on for many years past from the Mozambique territory almost with impunity.

Captain Elton, in a later Report, states that Captain Ward has operated with success against the Arabs and Mujoges on the Umfusi and Kivolani, and has destroyed two large dhows of 102 and 109 tons measurement, the owners of which were evidently only awaiting the next spring tides to run across to Madagascar with a large number of slaves who were collected in the vicinity, but driven inland on the first alarm.

Captain Ward has strongly urged upon the Governor-General the advantages to be obtained by availing himself of the present opportunity and the services of his boats to destroy the "matériel" at the notorious starting points of the Madagascar Slave Trade, and pointed out that, by vigorous and combined action on the African seaboard, immediate results would be obtained.

Captain Ward's observation, and Mr. Elton's experience of the coast, convince them that the only effectual and speedy means for the suppression of the daily increasing slave-traffic between the Mozambique coast and Madagascar, is the destruction of the ports of collection and shipment, and their "matériel;" and for this purpose it would be necessary for all local Governors, on receiving any information regarding the shipment of slaves, to be at liberty to avail themselves of the services of any British men-of-war within reach, and that the Governor-General should be authorized by His Most Faithful Majesty's Government to make special arrangements by which Her Britannic Majesty's ships could act in concert with the local authorities.

I have duly transmitted to my Government the thanks of His Most Faithful Majesty's Government to Captain Ward of Her Majesty's ship "Thetis," as desired in your Excellency's note of the 6th instant.

I avail, &c.  
(Signed) T. C. COBBOLD.

No. 177.

*The Earl of Derby to Mr. Cobbold.*

Sir,

*Foreign Office, May 10, 1875.*

I APPROVE the note which, as reported in your despatch of the 15th ultimo, you addressed to the Portuguese Minister for Foreign Affairs respecting the Mozambique Slave Trade.

I am, &c.  
(Signed) DERBY.

No. 178.

*The Earl of Derby to Mr. Cobbold.*

Sir,

*Foreign Office, May 17, 1875.*

WITH respect to my despatch of the 10th instant, I transmit to you, for communication to the Portuguese Government, a copy of a despatch from Her Majesty's

\* No. 35.

Consul-General at Zanzibar,\* reporting a third capture made by Her Majesty's ship "Thetis," under the temporary arrangement made with Captain Ward by the Governor-General of Mozambique.

I am, &c.  
(Signed) DERBY.

No. 179.

*The Earl of Derby to Mr. Cobbold.*

Sir,

*Foreign Office, May 17, 1875.*

WITH reference to your despatch of the 15th ultimo, recording a note which you had addressed to the Portuguese Government respecting the great facilities which would be afforded for the suppression of the Mozambique Slave Trade if Her Majesty's cruizers were allowed to act for that purpose in Portuguese waters, I now transmit to you copies of a report from Captain Ward,† of Her Majesty's ship "Thetis," giving an account of the recent operations of the boats of his ship in the neighbourhood of Mozambique.

In communicating this report to the Portuguese Government you will call their attention to the paragraph in which Captain Ward remarks how much more successful his operations would have been had he been allowed further liberty of action in Portuguese waters.

I am, &c.  
(Signed) DERBY.

No. 180.

*Mr. Cobbold to the Earl of Derby.—(Received May 18.)*

My Lord,

*Lisbon, May 12, 1875.*

I HAVE the honour to transmit herewith to your Lordship translation of Law dated the 29th ultimo, and published in the Official Journal of yesterday, declaring all "libertos" free one year after the date of the publication of this Law in the Transmarine Provinces.

Art. 2 provides for their public tutelage until the 29th of April, 1878.

Art. 5 regulates the conditions by which those under tutelage are bound to contract their services for two years.

Art. 22 only allows of the conveyance of colonists and servants by vessels which shall have been expressly registered for the purpose; and Article 25 provides that no contracts will be allowed if it should be proved in any manner that they are made use of for purposes of Slave Trade.

I have, &c.  
(Signed) T. CLEMENT COBBOLD.

Inclosure in No. 180.

*Extract from the "Diario do Governo" of May 11, 1875.*

*Law of 29th April, 1875.*

(Translation.)

DON LEWIS, by the Grace of God, King of Portugal and of the Algarves, &c.

We make known to all Our subjects that the General Cortes have decreed, and that We sanction, the following law:—

Chapter I.—*Of the Status of Liberty which is accorded to Freedmen ("Libertos"), and of the Tutelage to which they are subject.*

Article 1. One year after the date of the publication of this law in the transmarine provinces, the servile condition specified in the Decree, having the force of law, of the

\* No. 55.

† Inclosure in No. 155.



25th of February, 1869, is to be considered abolished, and those to whom it refers are to be declared free.

Art. 2. All the individuals thus acquiring the status of freedom shall be subject to a public tutelage in accordance with this law.

§ 1. An exception is made in favour of those professing any art or trade which they may exercise, and knowing how to read and write, and of those engaged in public or private tuition.

§ 2. The public tutelage will cease, de jure, on the 29th of April, 1878, in virtue of the Decree (having the force of law) of April 29, 1858.

Art. 3. In each of the provinces of Angola, Mozambique, and St. Thomas and Prince, there shall be a Magistrate, to be called the Curator-General, who is to be appointed by the Government, and whose duty it will be to exercise the public tutelage mentioned in the foregoing Article, and also to discharge any other functions conferred upon him by this law, or which may be laid down in the regulations to be drawn up by the Government.

§ 1. The decisions given by the General Curators are subject to the revision of the Governor of the respective Province in Council.

§ 2. Their salaries shall be 1,200,000 reis each, and they are placed, for all legal purposes, on the same footing as the Crown and Finance solicitors in the transmarine provinces.

Art. 4. The labour of all the individuals referred to in the 2nd Article is declared to be free, in order to enable them to contract for any conditions, and to receive the wages agreed upon.

#### Chapter II.—Of Contracts for the Labour of any Individuals subject to Public Tutelage.

Art. 5. All individuals that shall remain subject to public tutelage in virtue of this law are bound to contract their services for two years, and to submit such contracts to the Authorities.

§ 1. These contracts are to be made in preference with their former masters, should the latter be willing, but as regards everything else, they shall be subject to the conditions laid down in this law.

§ 2. The General Curator shall exercise a special intervention in these contracts, and he may prohibit them, should there be any reasons for which he thinks he ought not to allow them to be made.

§ 3. In case contracts should not be made with their former masters, they must be made with other persons.

§ 4. The regulations shall specify the special conditions which, in addition to those declared in this law, must be observed in the respective contracts, as far as regards the sex and the several conditions of minors and adults.

Art. 6. The contracts may be made as follows:—

1. Solely for the performance of labour.
2. For the performance of labour and for the purpose of colonisation by means of the concession of land.
3. Solely for the purpose of colonisation by means of the concession of land.
4. For service in their own province.
5. For service in another province.

Art. 7. The contracts referred to in the foregoing Article must be made in the presence of the Public Authority, who may be authorized for the purpose by the General Curator, and they shall be properly registered.

§. Whenever the contracts are made for another province, they must likewise be submitted to the Authority there, and also be properly registered.

Art. 8. The contracts may be made with the sole stipulation for wages, or else for wages, food, and clothing.

Art. 9. The Schedules of the Regulations for each province shall specify the minimum of wages, rations and clothing which are to be given to these “servants” or “colonists” by the “masters” or “owners” who may have engaged their services, as well as the days of labour and the hours of work every day, with reference to the different trades and to the conditions of sex and age.

Art. 10. No contracts containing any conditions as to remuneration and guarantees, which may be inferior to those laid down in the respective regulations, shall be approved.

Art. 11. All contracts involving concessions of lands shall be made in accordance with the enactments of the Civil Code.



Art. 12. In case the contracts involving the concession of lands should also contain a clause for the performance of servile labour, the duration thereof shall not be more than one half of the time available for work, in accordance with the regulations, and not for more than two years; and moreover no certain price is to be stipulated for the sale of the produce, or that the latter shall only be sold to the owner.

§ In the regulations for each province the minimum of the concession of lands that may be stipulated for each colonist with or without a family shall be duly fixed.

Art. 13. No contracts can be made with colonists so as to separate them from their wives or from their children up to the age of fifteen years.

Art. 14. All contracts involving the performance of personal service cannot be transferred to a third party without the consent of the servant, or of the individual hired, except in the cases which are especially sanctioned in this law. In all cases, however, in which the transfer may be made, this shall be done with all the formalities required for the primitive contract, and it shall be subject to the same conditions.

Art. 15. Contracts cannot be made by any other persons but the parties themselves, or else by agents duly authorized by the Governor of the Province in Council, under the conditions which may be laid down in the regulations.

Art. 16. Contracts involving the performance of personal service shall not be allowed, unless the owner shall prove before the Authority to whom it appertains to sanction the contract, that he is a land-farmer, or else the owner of a duly-organised industrial establishment. Contracts for domestic service are excepted from this rule.

Art. 17. The advances of wages to be discounted afterwards shall not exceed the term of two months in each year.

These advances are to be considered as paid at the end of twelve months from the date thereof, should they not already have been paid off, and the rate of discount thereof shall not be more than one-twelfth part per month.

Art. 18. No contracts for the performance of personal service can be prolonged until after the expiration of the term thereof.

§ 1. Upon the expiration of the term of the obligatory contracts, to which the 5th article refers, the rules laid down in this law shall continue to be complied with, as far as they may be applicable, in the manner prescribed by the regulations of the Government, both as regards the free renewal of any contracts for colonists and servants, and also as regards any contracts that may be newly made.

§ 2. The rule laid down in the 1st paragraph of the 5th article is not applicable to these contracts.

Art. 19. The organisation of companies of labourers for the performance of agricultural or industrial labours for those who cannot or do not wish to make contracts for years is hereby sanctioned.

§ 1. All labourers contracting in this manner cannot do so for any longer period than that laid down in the 5th Article.

§ 2. The regulations shall fix the schedule of the minimum price of wages to be agreed upon, as well as the other conditions which are indispensable in such contracts.

§ 3. This schedule shall be revised every year.

§ 4. The conditions for the labour thus performed shall be the same as those prescribed for the other contracts.

§ 5. The regulations made in each province for the execution of this article shall be submitted for approval to the Government of the Metropolis.

### Chapter III.—*Of Contracts for the performance of Personal Service and Colonisation out of the limits of the respective Province.*

Art. 20. The contracts for the performance of personal service and colonisation out of the respective province shall be subject to the conditions which have been laid down.

Art. 21. These contracts may be made either by the masters or owners themselves, on their proving the conditions mentioned in the 16th article, or else by agents especially authorised for the purpose, in accordance with the 15th article, who shall give due security.

§. The contracts referred to in this Article shall be made with all the formalities which have been laid down, and the said agents must render an account to the Curator-General of the Contracts which they may have thus made.

Art. 22. The conveyance of colonists or servants shall only take place in vessels which shall have been expressly registered for the purpose, after due security shall have been given either by bond, or by cash to be kept in deposit, as may be laid down in the Regulations, the ship, owner, and captain being responsible *in solidum*.

Art. 23. The contracts shall always contain a stipulation rendering the payment of the return-passage obligatory, in case the colonists and their families should wish, upon the expiration of the period of the contract, to return to their native place.

Art. 24. The Government may, should they deem it expedient, authorize the Governor of the Province of St. Thomas and Prince to contract colonists in any other territory on account of the Province, and such contracts may be transferred to private individuals under the same conditions.

Art. 25. These contracts will not be allowed if it should be proved in any manner that they are made use of in order to carry out the Slave Trade.

Art. 26. The shipment of negro labourers under contract will not be allowed until the Regulations mentioned in this Law shall have been drawn up.

#### Chapter IV.—*Of Vagrancy and its Penalties.*

Art. 27. Any of the individuals referred to in Article 1 who shall be judged to be vagrants under the conditions specified in the 256th Article of the Penal Code shall be subject to labour for a period of not more than two years in any Establishments of the State which may be especially founded, or else in the fortresses or in the public works of the Province, and they shall receive the wages which may be fixed by the respective Governor in Council.

§ 1. They may, however, at any time contract for their services to any private individuals, in which case they will be discharged from the public service.

§ 2. A public authority is not at liberty to transfer to any private persons the services of the individuals in question, unless it be in accordance with the provisions of this Law in the cases specified in the 19th and 24th Articles, or else in consequence of any contracts into which they may have freely entered, in accordance with the conditions prescribed.

Art. 28. All those disturbing, or attempting to disturb, the labour of the servants or colonists, or enticing them to abandon the same, shall be liable to the penalties laid down in the Penal Code.—

Art. 29. Any individuals who may have engaged their services shall not be hindered by their masters or owners from having recourse to the local protecting authorities.

Art. 30. All those hindering them therefrom, or attempting to hinder them, shall be punished in accordance with the Penal Code, and, moreover, the contracts shall be considered null and void should the colonists desire it.

In this case the master or owner will not be entitled to any compensation for the remainder of the time which may be wanting for the expiration of the contract.

Art. 31. The General Curator will watch over the execution of the contracts, and he will by the proper means cause any contracts, the clauses of which are not complied with, to be annulled.

#### Chapter V.—*Of the Indemnifications to be accorded for the Status of Freedom.*

Art. 32. The Government shall order a strict inquiry to be made in order to ascertain:—

1. The manner in which the registration of the ("libertos") freed men has been carried out in the several provinces in virtue of the Decree of the 14th of December, 1854, and of any subsequent legislation.

2. Who, among those that have been registered, are to be found under the conditions specified in the 2nd number of the 1st Article of the Decree of the 24th of July, 1856.

3. What is the average in each province of servile labour?

Art. 33. In order that the right to indemnification may be recognized, it will be necessary for each of the parties interested to prove before the Board of Government the number of "libertos" (freedmen) in his service, whence they originally came, the date of their registration, their ages at present, as well as the labours in which they were engaged at the date of this Law; and also that he has paid the taxes imposed upon every "liberto" (freed man) or slave whose services he enjoyed.

Art. 34. The mode of procedure in making up the value of the indemnification mentioned in the 33rd Article is to be administrative, and the question is to be finally decided by the Government of the Province in Council.

§ The conditions and formalities of the proceedings will be prescribed in the Government regulations.

Art. 35. Both the indemnification and its mode of payment can only be determined



in virtue of a law, after the conditions mentioned in the foregoing articles shall have been complied with.

Art. 36. From the date of the publication of this law in each of the transmarine Provinces, all slaves or "libertos" (freedmen) who may be brought into the said Provinces shall be considered to be free, in virtue of the said law, independent of any declaration.

§ The Curator-General will watch *ex officio* for the complete execution of this enactment.

Art. 37. The General Curators shall render an account every half-year to the Governors of their respective Provinces as to the manner in which this present law is carried into execution, and the said Governors shall do the same to the Government.

Art. 38. The Government shall draw up the General Regulations for the execution of this law.

Art. 39. All legislation to the contrary is hereby revoked.

We command, therefore, &c., &c.,

The Minister and Secretary of State for Foreign Affairs, and, *ad interim*, for Marine and Colonies, shall cause the said law to be printed, published, and circulated.

Given at the Palace of the Ajuda, April 29, 1875.

(Signed) THE KING.

(Countersigned) JOAO DE ANDRADE CORVO.

### No. 181.

*The Earl of Derby to Lord Lytton.*

My Lord, *Foreign Office, May 28, 1875.*

I HAVE to inform your Lordship that a party of missionaries left this country on the 22nd instant, on their way to the Portuguese possessions on the East Coast of Africa, with the view of proceeding to the Lake Nyassa, and there establishing a mission which is to be called "Livingstonia."

The party will be under the superintendence of Mr. E. D. Young, who was for two years with the late Dr. Livingstone in the Nyassa district, and it is to be hoped that their efforts may be instrumental in promoting commerce and civilization, and thus leading to the suppression of the Slave Trade which has so long existed in the Nyassa district. I may add that the mission has been promoted at a cost of 16,000*l.* by a body of Scotch gentlemen in memory of the late Dr. Livingstone, and I have to request that you will bring these facts to the notice of the Portuguese Government, and request them to instruct their authorities in the Mozambique to give their good offices and assistance in furthering the objects of Mr. Young's expedition.

I have been given to understand that Mr. Young has already received, through the Portuguese Minister of the Colonies at Lisbon, and also through the Portuguese Consul-General in London, assurances of favour and support on the part of the Portuguese authorities at Quillimane and Mozambique, but I, nevertheless, think it right that you should make an official application on Mr. Young's behalf as an evidence of the interest which Her Majesty's Government take in the success of his mission.

I am, &c.

(Signed) DERBY.

### No. 182.

*Lord Lytton to the Earl of Derby.—(Received June 16.)*

My Lord, *Lisbon, May 31, 1875.*

I HAVE the honour to acknowledge the receipt of your Lordship's despatch to Mr. Cobbold, dated the 17th instant, and to inclose herewith copy of a note which, in conformity with the instructions therein contained, I have addressed to Senhor Corvo, whom I have also furnished with a copy of Captain Ward's report of the operations of the boats of Her Majesty's ship "Thetis," in the Delta of the Umfoussi River.

I have, &c.

(Signed) LYTTON.



Inclosure in No. 182.

*Lord Lytton to Senhor Corvo.*

M. le Ministre,

*Lisbon, May 31, 1875.*

WITH reference to the note addressed by Mr. Cobbold to your Excellency under date of the 15th of April last, relative to the joint operation of the Portuguese Colonial and British Naval authorities for the suppression of the Mozambique Slave Trade, I have now the honour, in accordance with instructions received from Her Britannic Majesty's Principal Secretary of State for Foreign Affairs to transmit herewith to your Excellency, for the information of the Government of His Most Faithful Majesty, copy of a very interesting report by Captain Ward to Rear-Admiral Cumming, describing the recent operations of the boats of Her Majesty's ship "Thetis," in the neighbourhood of Mozambique.

The Portuguese Government will doubtless be pleased to learn the very satisfactory result of these operations which were undertaken by especial permission of the Governor-General of Mozambique; and I am requested by the Earl of Derby to call the obliging attention of your Excellency more particularly to that passage in Captain Ward's above-mentioned report which, for this purpose, I have marked, and in which he expresses the opinion that the success of those operations would have been complete had he been allowed further liberty of action in Portuguese waters.

It would appear that the number of mouths belonging to the Umfoussi and Moma Rivers, and the peculiar nature of an imperfectly surveyed coast, abounding in shoals and creeks, render it perfectly easy for slave-trading dhows to evade the vigilance of cruisers stationed off the coast. And although the three or four places from which this trade emanates are well known and could be effectually cleared out in the same manner as the Delta of the Umfoussi has been cleared by the boats of the "Thetis," there seems to be no possibility of accomplishing that result without the constant employment of a force greater than any now at the disposal of the Portuguese authorities in these waters.

Your Excellency will observe, however, that adequate native assistance can, in the opinion and according to the experience of Captain Ward, be always obtained by judicious treatment; that this officer has recorded his conviction that results no less satisfactory than those which have been effected by him, with the permission of the Portuguese Governor-General, on the Delta of the Umfoussi, would have been secured in the Moma River had he been permitted to investigate that stream to the south of Angoxa, where he had information of the recent arrival of six dhows for slave trade purposes, and that he has assured Her Britannic Majesty's Government that were the boats of British cruisers allowed to act freely in Portuguese waters the export of slaves from Mozambique would be practically at an end.

In respectfully recommending these facts and opinions to the friendly consideration of the Government of His Most Faithful Majesty, with a view to the more speedy attainment of an object so sincerely desired by our two Governments, and so worthy of their cordial and constant co-operation, I avail, &c.

(Signed) LYTTON.

No. 183.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, June 26, 1875.*

I APPROVE the note which your Lordship addressed to the Portuguese Minister for Foreign Affairs, relative to the recent operations of the boats of Her Majesty's ship "Thetis," in the neighbourhood of Mozambique, and of which a copy was inclosed in your despatch of the 31st ultimo.

I am, &amp;c.

(Signed) DERBY

No. 184.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, July 5, 1875.*

I TRANSMIT to you herewith, for your information, an extract from a despatch from Her Majesty's Consul at Mozambique,\* respecting the extent to which the Slave Trade is still carried on in the Mozambique, and the necessity which, in his opinion, exists for further powers being granted to Her Majesty's naval officers by the Portuguese Government.

I do not, however, consider that there will be any occasion for your Lordship to make any communication on the subject to the Portuguese Government until further information has been received from Captain Elton.

I am, &c.  
(Signed) DERBY.

No. 185.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, July 30, 1875.*

I TRANSMIT herewith, for your Lordship's information, printed copies of recent despatches from Her Majesty's Consul at Mozambique, relating to Slave Trade in that Colony.†

I am, &c.  
(Signed) DERBY.

No. 186.

*Lord Lytton to the Earl of Derby.—(Received September 2.)*

My Lord,

*Lisbon, August 17, 1875.*

WITH reference to your Lordship's despatch of May 28th, I have the honour to inform your Lordship that, in accordance with the instructions therein contained, I addressed a note to Senhor Corvo on the 3rd of June last, acquainting him with the departure from England of a party of missionaries, under the superintendence of Mr. Young, for the Lake Nyassa, and with the other facts stated in your Lordship's despatch above mentioned, and, at the same, requesting his Excellency to cause instructions to be issued to the Mozambique authorities to afford their good offices and assistance to Mr. Young's expedition.

Not having received any reply from the Portuguese Government, I have again written to Senhor Corvo requesting him to favour me with a reply to my note above referred to of June 3.

I have, &c.  
(Signed) LYTTON

No. 187.

*Lord Lytton to the Earl of Derby.—(Received September 2.)*

My Lord,

*Lisbon, August 17, 1875.*

I HAVE the honour to acknowledge the receipt of your Lordship's despatches dated respectively the 5th and 30th of July, and to inform your Lordship that, in obedience to the instructions contained in your Lordship's despatches above referred

\* No. 205.

† Nos. 210 and 211.

to, I addressed a note yesterday to the Portuguese Government, communicating to them a copy of the inclosure in each of those despatches with reference to the Slave Trade in Mozambique.

I have, &c.  
(Signed) LYTTON

No. 188.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, September 15, 1875.*

WITH reference to my despatch to your Lordship of the 28th May respecting the "Livingstonia" Mission on the Lake Nyassa, I have to call your attention to the remarks made by Her Majesty's Consul at Mozambique in his despatch of the 20th July (of which you will find a copy in the printed inclosure to my other despatch of this day's date) respecting the heavy Customs dues to which all the articles imported for the use of the Mission will be liable on arrival at the Mozambique.

Her Majesty's Government have no right to claim that these articles should be exempted from Customs duties, but I have, nevertheless, to request your Lordship to suggest to the Portuguese Government that the remission of the duties properly leviable would, in this instance, be a welcome proof of their friendliness towards a mission which may do much to benefit their Possessions on the East Coast of Africa, and to the success of which Her Majesty's Government look forward with the greatest interest.

I am, &c.  
(Signed) DERBY.

No. 189.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, September 15, 1875.*

IN the despatch of the 24th of July, from Her Majesty's Consul at Mozambique Captain Elton calls attention to the assistance rendered by Senhor d'Adrião, who has till recently been in charge of the naval station at Mozambique, and to the efforts made by him in the suppression of the Slave Trade; and I have now to request that you will express to the Portuguese Government the appreciation of Her Majesty's Government of the services rendered by Senhor d'Adrião.

I am, &c.  
(Signed) DERBY.

No. 190.

*Lord Lytton to the Earl of Derby.—(Received September 27.)*

My Lord,

*Lisbon, September 15, 1875.*

IN reply to your Lordship's despatch of May 28th, and with reference to mine of the 17th of August, I have now the honour to transmit herewith to your Lordship translation of a note from Senhor Corvo, dated 8th instant, wherein his Excellency, in reply to my note of the 3rd of June last, incloses a copy of the "Portaria," sent on 28th June last to the Governor-General of Mozambique.

In this document the Portuguese Governor is directed to afford every assistance which the party of missionaries under Mr. Young may stand in need of, and to give them every facility, should they pass through Portuguese territory on their way to Lake Nyassa, and moreover to issue instructions to this effect to his Lieutenant-Governors.

I have, &c.  
(Signed) LYTTON.



## Inclosure 1 in No. 190.

*Senhor Corvo to Lord Lytton.*

(Translation.)

Excellency,

*Lisbon, September 8, 1875.*

IN reply to the note which your Excellency addressed to me on the 3rd of June last, and to the subsequent request made by your Excellency on the 16th of August, with respect to the issuing of the necessary instructions to the authorities of the Province of Mozambique to afford their good offices to Mr. Young and to the missionaries who accompany him, I beg to state to your Excellency that on the 28th of that month of June a "Portaria" was sent to the Governor-General of the said Province, wherein he was enjoined to render every assistance to Mr. Young and his companions, as your Excellency will see from the copy thereof which I have the honour to inclose herewith to your Excellency.

I avail, &amp;c.

(Signed)

JOAO DE ANDRADE CORVO.

## Inclosure 2 in No. 190.

*Portaria.*

(Translation.)

WHEREAS some missionaries have left England under the direction of Mr. E. D. Young for Lake Nyassa, for the purpose of establishing a Mission in the neighbourhood, which must greatly tend to facilitate lawful trade, and also to prevent the Slave Trade, His Majesty the King, in view of the representation made to him on the part of Her Britannic Majesty's Government, as contained in the note from their Minister here under date of the 3rd of June, is pleased to enjoin upon the Governor-General of the Province of Mozambique, that, should the said missionaries pass through Portuguese territory, any assistance they may stand in need of is to be rendered unto them, and especially that facilities should be given them for their journey to their place of destination, and for this purpose he, the Governor-General, will issue the necessary directions to the Governors of the districts, which communication is hereby made to the said Governor-General for the proper purpose through this Department of State for Marine and the Colonies.

*At the Palace, June 28, 1875.*

(Signed)

JOAO DE ANDRADE CORVO,

## No. 191.

*Lord Lytton to the Earl of Derby.—(Received October 8.)*

My Lord,

*Lisbon, September 30, 1875.*

I HAVE the honour to acknowledge the receipt of your Lordship's despatch of the 15th instant, and to inclose herewith, for the information of your Lordship, a copy of note which, in accordance with the instruction contained therein, I have addressed to the Portuguese Minister for Foreign Affairs, requesting the remission of duties on the outfit of the "Livingstonia Mission."

I have, &amp;c.

(Signed)

LYTTON.

## Inclosure in No. 191.

*Lord Lytton to Senhor Corvo.*

M. le Ministre,

*Lisbon, September 30, 1875.*

WITH reference to the note which I had the honour to address to your Excellency under date of 3rd June last, and to your Excellency's reply of the 8th instant, on the subject of the Livingstonia Mission to the Lake Nyassa, I now beg leave to inform your Excellency that my attention has been called by Her Britannic Majesty's Principal Secretary of State for Foreign Affairs to the heavy disadvantage and inconvenience to which the resources of this Mission may possibly be exposed by liability at starting to

the onerous Customs duties and local imposts at present levied upon all articles imported into the Portuguese Colony of Mozambique.

It is seriously feared by Her Majesty's Government that the resources of the "Livingstonia Mission" will be grievously crippled and embarrassed if, at the outset, full duties are levied upon the whole of its preliminary outfit,—steamers, boats, merchandize, provisions, &c.

Her Majesty's Government, fully conscious that they have no right to claim the exemption of these articles from Customs duties, have, nevertheless, instructed me to lose no time in requesting your Excellency to be so good as to bring under the prompt and friendly consideration of the Cabinet of Lisbon the strong feeling entertained by them that the remission of duties leviable in Mozambique upon the articles absolutely requisite for the outfit of the "Livingstonia Mission" would be, in this particular instance, an appropriate and warmly appreciated proof of the friendliness of the Government of His Most Faithful Majesty towards a Mission which may do much to benefit the Portuguese possessions on the East Coast of Africa, and to the success of which Her Majesty's Government look forward with the deepest interest.

Allow me to add that it will be to myself a cause of no small satisfaction should the courtesy of your Excellency enable me to inform my Government that the Portuguese Government is disposed to make such arrangements as will secure to the outfit and gear of the "Livingstonia Mission" a passage into and through the Colonial Dominions of His Most Faithful Majesty on the East Coast of Africa free of duty and examination, by addressing instructions to that effect to the Custom-house at Quillimane (where the expedition will probably have its basis) and such other Custom-houses as it may be found advisable to include in the arrangement which, on behalf of Her Majesty's Government, I have thus the honour to suggest to your Excellency's obliging consideration.

I avail, &c.

(Signed) LYTTON

No. 192.

*Lord Lytton to the Earl of Derby.—(Received October 8.)*

My Lord,

*Lisbon, September 30, 1875.*

I HAVE the honour to acknowledge the receipt of your Lordship's despatch, and to inclose herewith copy of a note which, in accordance with the instruction therein contained, I have addressed to the Portuguese Minister for Foreign Affairs, requesting His Excellency to convey to his colleagues in the Government of His Most Faithful Majesty, and also to Senhor Adrião and the Governor of Mozambique, an expression of the high appreciation with which the services rendered by Senhor Adrião towards the suppression of the Slave Trade at Mozambique, are appreciated by Her Majesty's Government.

I have, &c.

(Signed) LYTTON.

Inclosure in No. 192.

*Lord Lytton to Senhor Corvo.*

M. le Ministre,

*Lisbon, September 30, 1875.*

THE attention of Her Majesty's Government having been called by Her Majesty's Consul at Mozambique to the efficient assistance received by him from Senhor Adrião, who has been until recently in charge of the naval station at Mozambique, I am instructed to lose no time in expressing to your Excellency the high appreciation with which the services rendered by this officer towards the suppression of the Slave Trade are appreciated by Her Majesty's Government.

Requesting you, M. le Ministre, to be so good as to convey to your Excellency's colleagues in the Government of His Most Faithful Majesty, and also to Senhor Adrião and the Governor of Mozambique this expression of the feelings entertained in regard to the services of that officer by the Government of Her Britannic Majesty.

I avail, &c.

(Signed) LYTTON.



No. 193.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, October 14, 1875.*

I TRANSMIT herewith, for your information, copies of the recent correspondence on Slave Trade matters with Her Majesty's Consul at Mozambique, and I have to request you to make known to the Portuguese Government the general tenor of the report contained in Captain Elton's despatch of the 16th August.

I am, &c.  
(Signed) DERBY.

No. 194.

*Lord Lytton to the Earl of Derby.—(Received October 29.)*

My Lord,

*Lisbon, October 21, 1875.*

WITH reference to my despatch of 30th ultimo, I have now the honour to inclose translation of a note dated the 9th instant, wherein Senhor Corvo, in reply to mine of the 30th ultimo, expresses the gratification of the Portuguese Government on learning that the services of Lieutenant Adrião, the Portuguese Senior Naval Officer at Mozambique for the suppression of the Slave Trade, are duly appreciated by Her Majesty's Government.

Senhor Corvo adds that the contents of my note above referred to will be communicated to the Governor of Mozambique.

I have, &c.  
(Signed) LYTTON.

Inclosure in No. 194.

*Senhor Corvo to Lord Lytton.*

(Translation.)

Excellency,

*Lisbon, October 9, 1875.*

I HAVE the honour to acknowledge the receipt of the note which your Excellency addressed to me on the 30th ultimo, conveying to me the thanks of your Government for the effectual assistance rendered to the British Consul in Mozambique by the First Lieutenant of the Portuguese Navy, Senhor João Carlos Adrião, lately in command of the Portuguese Naval Station in that province, for his services in the suppression of the Slave Trade.

I shall communicate to the Marine Department the contents of your note, in order that the person interested and the Governor-General of the Province of Mozambique may become acquainted therewith; and it is very gratifying to His Majesty's Government to learn that the assistance and services rendered by that officer should have been so highly appreciated by Her Britannic Majesty's Government.

I avail, &c.  
(Signed) JOAO DE ANDRADE CORVO.

No. 195.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, November 4, 1875.*

I TRANSMIT to your Lordship, as showing the extent to which the traffic in slaves is carried on from Portuguese territories, a copy of a letter from the Admiralty,\* inclosing a despatch from the Senior Naval Officer on the East Coast of Africa, reporting the capture by Her Majesty's ship "Thetis" of a slave-dhow, with 250 slaves on board, between Mozambique and Cape St. Vincent.

Your Lordship will make such use of the information contained in this letter as you may think fit in your communications with the Portuguese Ministers on the subject

\* No. 169.



of the Slave Trade carried on from the Portuguese possessions on the East Coast of Africa.

I am, &c.  
(Signed) DERBY.

---

No. 196.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, December 2, 1875.*

I TRANSMIT herewith, for your Lordship's information, copies of two despatches from Her Majesty's Consul at Mozambique relative to a school for negroes recently opened by the Bishop of that Province.\*

I am, &c.  
(Signed) DERBY.

---

No. 197.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, December 2, 1875.*

IN transmitting to your Lordship herewith, for your information, copy of the monthly Slave Trade Report by Her Majesty's Consul at Mozambique,† I have to request that you will make such use of the information contained in it as may be best calculated to induce the Portuguese Government to sanction a continuance of the joint action of the British and Portuguese naval forces in Portuguese waters for the suppression of the Slave Trade, and also to inaugurate a more liberal policy as regards the opening of the territories over which they claim sovereignty to foreign trade.

I am, &c.  
(Signed) DERBY.

---

No. 198.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, December 3, 1875.*

I TRANSMIT herewith, for your Lordship's information, copies of a despatch and of its inclosure from Her Majesty's Consul at Mozambique,‡ relative to the practical working in that Colony of the "Portaria" of October 25, 1870; and I have to request that you will call the attention of the Portuguese Government to this subject.

You will point out to them that, apart from the inconsistency of the provisions of the "Portarias" of the 25th of October, 1870, and the 29th April, 1875, the fact that Portuguese subjects are still allowed to purchase slaves, whether with the view to their manumission, or for the purpose of utilizing their services, cannot fail to act as a direct encouragement to the slave dealers, who will always be ready to supply slaves so long as the market for them remains open.

I am, &c.  
(Signed) DERBY.

---

No. 199.

*The Earl of Derby to Lord Lytton.*

My Lord,

*Foreign Office, December 10, 1875.*

I TRANSMIT herewith, for your Lordship's information, copies of a despatch and its inclosure from Her Majesty's Agent and Consul-General at Zanzibar,§ reporting the-

\* Nos. 220 and 227.

† No. 222.

‡ No. 228.

§ No. 118.

circumstances under which he has sent four slave-dealers from that island to Mozambique with a view to their trial and punishment by the local authorities there.

I am, &c.  
(Signed) DERBY.

No. 200.

*Lord Lytton to the Earl of Derby.—(Received December 31.)*

My Lord,

*Lisbon, December 23, 1875.*

IN reply to your Lordship's despatch of 15th September, and with reference to my despatch of the 30th September, I have now the honour to transmit herewith to your Lordship translation of a note dated the 10th instant, but received yesterday night from Senhor Corvo, relative to the Livingstonian mission.

In this note his Excellency informs me, in reply to the note which I addressed to him on the 30th September, a copy of which was inclosed in my despatch above referred to of the same date, that, on the 30th November last, a "Portaria" was issued to the Governor-General of Mozambique, instructing him to afford every facility to the Mission placed under the direction of Mr. Young, and referring him to the contents of my note upon this matter, which was communicated to him.

I have, &c.  
(Signed) LYTTON.

Inclosure in No. 200.

*Senhor Corvo to Lord Lytton.*

(Translation.)

Your Excellency,

*Lisbon, December 10, 1875.*

WITH reference to the note which your Excellency was pleased to address to me on the 30th of September last, requesting that every possible facility should be accorded to the Livingstonian Mission sent to explore Lake Nyassa, I have the honour to inform your Excellency that on the 30th of November last a Portaria was issued to the Governor-General of the Province of Mozambique, instructing him in view of the contents of your note above-mentioned (copy of which was forwarded to him) to afford every facility to the Mission under the direction of Mr. Young.

I renew, &c.  
(Signed) JOAO DE ANDRADE CORVO,

PORTUGAL. (*Consular*)—Mozambique.

No. 201.

*Mr. Bourke to Consul Elton.*

Sir,

*Foreign Office, May 28, 1875.*

I AM directed by the Earl of Derby to inform you that Mr. E. D. Young, who served with the late Dr. Livingstone in the Nyassa District for more than two years, has left England in charge of a party of Missionaries attached to the Scotch "Livingstonia" Mission, to form a Settlement at the southern end of Lake Nyassa, and to launch a steamer for the navigation of the lake.

It is hoped that Mr. Young's Mission, which is promoted by a body of Scotch

gentlemen, may be instrumental in promoting commerce and civilization, and thus leading to the suppression of the Slave Trade, which has so long been carried on in the Nyassa District; and as Mr. Young's duties will take him through portions of the Mozambique territory, and the basis for his supplies will be at Quillimane, I am to instruct you to afford Mr. Young such support and assistance as you properly can in furtherance of the objects of his Mission. You will also take an opportunity of informing the Governor-General of Mozambique that Her Majesty's Government will watch with interest the progress of Mr. Young's enterprise, and are anxious for its success.

I am, &c.

(Signed) ROBERT BOURKE.

No. 202.

*Mr. Bourke to Consul Elton.*

Sir, *Foreign Office, May 28, 1875.*  
I AM directed by the Earl of Derby to transmit to you a copy of a Law, dated the 29th ultimo, which has been issued by the Portuguese Government, declaring that one year after its publication in the Portuguese Colonies, the condition of Slavery specified in the Decree of the 25th of February, 1869, is to be considered abolished, and those to whom it refers are to be declared free.

I am, &c.

(Signed) ROBERT BOURKE.

Inclosure in No. 202.

*Extract from the "Diario do Governo" of May 11, 1875.*

(Translation.)

*Law of the 29th April, 1875, respecting Libertos.*

[See Inclosure in No. 180.]

No. 203.

*Consul Elton to the Earl of Derby.—(Received June 27.)*

*"Thetis," off Mayotte, East Coast of Africa,  
May 12, 1875.*

My Lord,  
I HAVE the honour to report that I relinquished my appointment as First Assistant to Political Agent and Vice-Consul at Zanzibar on the 24th April, and on the 26th April left in Her Majesty's ship "Thetis" for Mozambique via the Island of Johanna, which Captain Ward was instructed by the Lords Commissioners of the Admiralty to visit for the purpose of informing Sultan Abdullah that the most serious consequences would result to him if any resumption or encouragement of the Slave Trade was favoured within his territory or under his flag, and at Dr. Kirk's request further to insist upon the punishment of one Moheddin bin Seyed Hassan, owner and master of the dhow "Amanet Allah," captured off Marambitzi, on the East Coast of Madagascar, by Her Majesty's ship "Rifleman," and condemned in the Vice-Admiralty Court at Zanzibar as engaged in the Traffic of Slaves under the Johanna flag.

Owing to the south-west monsoon Johanna was not reached before the 2nd instant, and on anchoring the Sultan was found to be absent on the south side of the island. His Highness, however, on hearing of the "Thetis" arrival, immediately returned to his town of Moussamoudo, and on the 6th an interview took place, at which, by request of both the Sultan and Captain Ward, I attended and gave my assistance as interpreter.

Your Lordship will be pleased to hear that Sultan Abdallah professed his sincere adhesion to the policy pursued by Her Majesty's Government in connection with the suppression of the Slave Trade, and disclaimed any personal connection with, or knowledge of, the landing of any slaves at Johanna, and also explained the penalties to which his subjects were liable for such abuse of his flag; but, he added, "the population of my island has been greatly reduced, and many of my people have emigrated to Madagascar



and the adjoining islands. I cannot be responsible for the action of such emigrants, no means being at my disposal for their control."

Captain Ward then urged upon His Highness the importance of impressing on his subjects the fact that Johanna men, whether colonists abroad or wanderers, could not return to Johanna with impunity after being actively concerned in the Traffic, whether to enjoy ill-gotten gains, or merely to hide from pursuit and screen from punishment, and after carefully explaining that Moheddin had been convicted on clear evidence before the Vice-Admiralty Court at Zanzibar of complicity in the Slave Trade, ended by demanding (as the man was a Shereef, or lineal descendant of Mohammed, and of some position and influence amongst his co-religionists) his public punishment as a practical proof of good faith, and as an effectual means of deterring others from engaging in similar practices. In reply the Sultan explained that had he at first fully understood that the Vice-Admiralty Court had legally convicted the prisoner, he would at once have punished him, and was now, as Captain Ward would presently see, fully prepared to pass and to carry into effect a severe sentence.

After some discussion as to the terms of the punishment to be inflicted, Moheddin was sent for from the house in which he was confined, and condemned to a fine of 500 dollars, or in default of payment to two months' rigorous imprisonment, then, after being heavily ironed before us, was led round the town preceded by a crier, who proclaimed the offence and the punishment, which everyone was warned would be visited on future culprits with double severity, and with this sentence Captain Ward expressed his concurrence and satisfaction.

Subsequently a Proclamation was affixed on the walls of the principal mosque, detailing Moheddin's offence, conviction, and punishment, and publishing a warning to future offenders.

I would in conclusion of this report on a negotiation and its results, with which I was not officially concerned or connected, venture to express my belief that very excellent results will be derived from Captain Ward's visit to Johanna, and the plain energetic manner in which, with all courtesy, he has enforced upon Sultan Abdallah the absolute and urgent necessity, in his own interests, of the distinct discouragement amongst his subjects, both at home and abroad, of any connection with the Traffic in Slaves now so extensively carried on between East Africa and Madagascar.

I have, &c.  
(Signed) F. ELTON.

No. 204.

*Consul Elton to the Earl of Derby.—(Received June 27.)*

My Lord,

"*Thetis*," off Mozambique, May 14, 1875.

I HAVE the honour to inclose a Memorandum on the Island of Johanna; it will, I think, be found to contain some useful information, and should be read with the Report published in Sir H. B. E. Frere's Blue Book of 1873.

I have, &c.  
(Signed) F. ELTON.

Inclosure in No. 204.

*Extract from Memorandum by Consul Elton respecting the Island of Johanna.*

BOTH Sultan Abdallah and Sheikh Hussein Maldi, the Sultan's principal adviser, the oldest inhabitant of the island, a respected Shereef and Mualim, assert that the present ruling classes of Johanna descend from the Shirazis, who, emigrating from Kilwa Kiswani, occupied Comoro, Angoxa, and Johanna at the same period about 300 years ago. As, however, Peldraves Cabral's arrival at Kilwa in 1500, A.D., overthrew the Shirazi dynasty, I should be inclined to place the date of occupation as coincident with the Portuguese inroads on the East Coast, which, by paralysing all trade, drove both Arab and Shirazi settlers from that Island in search of new Colonies as early as 1505.\*

Burton states that the second Persian emigration to the coast took place early in our 11th century, headed by Ali, son of Sultan Hasson (who governed Shiraz), by an

\* Shirazis of Kilwa Kiswani. Vide Burton, "Zanzibar," vol. i, p. 412 *et seq.*; vol. ii, chap. xi.

Abyssinian slave, who finding himself despised by his six brethren, fled with wife and family in two ships from Hormuz to East Africa. At Makdishu and Brava, finding Arabs of another faith, Sunnis, he went to Kilwa Kisiwani, bought land with cloth, took the title of Sultan, and eventually conquered Mafia and the adjoining islands with the assistance of his son Ali Bumale, founding a dynasty which lasted for 541 lunar years; indeed, until the arrival of Vasco de Gama in 1502, who exacted tribute from Sultan Ibrahim, who was subsequently deposed in 1505 by D. Francisco d'Almeida, the first Viceroy of Portuguese India, who burnt the city.

A second local tradition, however,\* asserts that Sheikh Yusuf from Shangaya headed this (or probably a later) Shirazi emigration, that he bought land from the head men, built a fort, won the savage's daughter, slew his father-in-law, and established the dynasty.

The Shirazi immigrants on arrival in Johanna found their position beset with difficulties. Malagash incursions devastated the island, and by carrying away large numbers of the aboriginal inhabitants as slaves, put a stop to all agricultural enterprise; hence the Shirazi, after failing signally in the offensive, were compelled to act on the defensive. To such a strait were they eventually reduced that Saddle Island, off the west extremity of the island, was converted into a fortified position of refuge, the ruins of which exist at the present day; and here the privileged class, the Shirazi, fled for shelter on the approach of the Malagash, who now ran riot throughout the island, filling up their craft with slaves and booty, and meeting with little or no resistance.

Subsequently to a fresh immigration, the walled towns of Moussamoudo, Whani, and Demoni were built, and some check put to the periodical inroads. Yet, under the double pressure of labour enforced by the Shirazi, added to the wholesale kidnapping of the Madagascar people, the original islanders dwindled down to inconsiderable numbers, and scarcity of labour then for the first time led to the introduction of slaves from the mainland of Africa; and as an evident consequence, by the establishment of an excessive servile population this new policy drove the Shirazi, who had degenerated through inter-marriages and servile concubinage, to a yet stronger realization of the danger and weakness of their position, and forced them to take serious counsel as to the best means of strengthening it.

Ultimately, it was decided by a conclave of Chiefs to send a deputation to Hadramant, Sheker, and the South Coast of Arabia, as well as to Oman, to represent the critical position in which the Shirazi were situated, and to describe the advantages of the fertile island which they occupied, and furthermore to offer to any reputed Shereefs (or lineal descendants of Mahommed) who would emigrate and settle, alliances with their daughters, dowried with both position and land. This deputation was attended with success. Many Shereefs responded to the triple and tempting prospect of wives, power, and property; and from the marriages principally between such Shereefs and the ancient Shirazi stock descends the present governing race of Johanna.

The last Malagash incursion took place some sixty years ago, within the memory of Hussein Maldi, who was then a boy, and since that date not a single inhabitant has been conveyed away forcibly as a slave (so the same informant asserts), although slaves have been frequently introduced from the mainland into the island.

It was not, however, without internecine warfare and a struggle for supremacy that the Shereefs and Shirazis amalgamated into "Johannese." Demoni was formerly the chief town, Pomoni, Saddle Island, Moussamoudo, and Whani being held by Walis (or governors). The ruler of Demoni, a Shereef, having given great cause for dissatisfaction by the privileges and favour granted to his own class exclusively, excited the indignation of the Shirazi, who, headed by the Wali of Moussamoudo, (the Shereef's own relative by marriage,) rose in revolt, killed him, and subsequently elected their Chief to supreme power, whose grandson is the present Sultan.

No. 205.

*Consul Elton to the Earl of Derby.*—(Received June 27.)

(Extract.)

*Mozambique, May 21, 1875.*

I HAVE the honour to report upon Slave Trade suppression, East Africa, to your Lordship, under flying seal through Her Majesty's Agency and Consulate-General, Zanzibar.

\* Burton, vol. ii, p. 262.



Previous communications, under flying seal), render it unnecessary to enter upon matters concerned with Johanna and Her Majesty's ship "Thetis;" I therefore at once pass to the operations of Captain Crohan, commanding Her Majesty's ship "Flying Fish," who arrived at this port on the 19th instant, having on board forty-two captured slaves, mostly children of tender age with four or five women, part of a cargo of slaves run from the Mozambique coast to Cape St. Andrew. Although the Government of Lisbon have consented to receive in temporary dépôt at Mozambique under the arrangements recently negotiated by me with the Governor-General, liberated slaves who may be captured by Her Britannic Majesty's cruisers in the Mozambique channel, for transmission to Natal, and the Governor-General was ready to carry out his instructions, yet, in the face of a letter from the Protector of Immigrants, Natal, of 15th April, 1875, stating that the Administrator of the Government requested that liberated Africans should not for the present be forwarded to Natal, except upon previous requisition, both Captains Ward and Crohan agreed it would be better, as all, with the exception of one woman, were in good health and spirits, that such very young children should be conveyed to Zanzibar, where they would be received by one or other of the missions and be better cared for than even in the Colony, excellent arrangements being made on board the "Flying Fish" for their comfort.

The circumstances of the capture were as follows:—In the vicinity of Cape St. Andrew, off Madagascar, on 15th May, a dhow was seen at anchor near the shore by the boats of the "Flying Fish." On the boats approaching, the dhow's nakhoda at once up anchor and ran for the shore, beached his vessel, and commenced to discharge slaves, assisted by the Sakalavas, and, before the arrival of the boats, succeeded in landing all the men and nearly all the grown women. Several shots were fired by the English at both slavers and Sahalavas, but it was computed about 220 slaves were successfully landed, whilst only between 40 and 50 were rescued by our boats, and these were either children too young or women too weak to be thrown into the surf. The dhow was eventually burnt. The Sakalavas, dreading consequences, deserted their village and the "Flying Fish" with the captured people sailed to Mozambique. Neither the nakhoda nor anyone on board was captured, and no flag was found; however, time-expired French papers were discovered, ending 15th October, 1874, for the "Massoura," Ali bin Abdallah, owner, and Mzee, master, of Comoro. And here I would venture to call your Lordship's attention to an abuse which M. de Gaspary, the French Consul at Zanzibar, has fully realized, viz., the prevalence of continued voyages being made by dhows under the French flag, when it is impossible they can return, and evidently have not the slightest intention of returning, to a French port previously to the expiration of their papers. To such an extent is this abuse carried that M. de Gaspary, in order to put a stop to the system, prevented several large dhows from leaving Zanzibar for the Northern Ports, for the sole reason that it was impossible they could return to Mayotte against the monsoon until long after the expiration of their papers, very rightly judging that he did not feel justified in permitting free lances to be abroad for an indefinite time and indefinite purpose with French papers, and no possible check over their movements or acts.

Previously, however, to this capture off Cape St. Andrew, Her Majesty's ship "Flying Fish," on the 4th May, delivered over to the Commandant Supérieur of Mayotte a dhow under French colours, and trading with French papers, as "guilty of fraud." She was detained on the morning of 29th April by Lieutenant Vernon Tisdall, off Bani village, Makumba, West Coast of Madagascar, one of the crew having come forward and asserted he was a slave bought at Mgao, on the mainland (Zanzibar territory), and destined for sale. On examination of each person on board separately before Captain Crohan and three other officers it was clearly proved that eight men were brought on board at Mgao, some in chains, which were discovered, three of whom were subsequently sold at Bani to the Sakalavas for ten bullocks each, the only dissentient witness being the chief quarter-master (who possibly was interested in the venture), and even he allowed seven sailors had been changed at Mgao. Captain Crohan assisted the owner and captain to ship his bullocks, and, as he stated he was bound to Mayotte, conveyed him there, reported the circumstances to the Commandant Supérieur, and, at his request, handed him over both dhow and slaves, with minutes of evidence taken. In his letter of acknowledgment, 5th May, the Commandant Supérieur states that he had received the dhow with ten sailors, captain and master, one woman, fifty-four oxen, and two pieces of cloth, as well as five slaves with the chains used to place them on board, and after stating his intention to proceed against Baraka, concluded by saying—"Je vais m'empresser, M. le Commandant, de faire instruire contre le nommé Baraka, patron du boutre le 'Fatakhier,' afin d'assurer à l'égard de sa présence les poursuites dans les formes prévues par la loi Française." Hearing from Captain Crohan, however, that the Commandant Supérieur of Mayotte verbally expressed



his ignorance of the adoption of any changes with regard to the system of registration of dhows and passengers under the French flag, or even of the proposal of any change, I furnished Captain Ward with a copy of the Duc Decazes' letter to Lord Lyons, of 3rd December last (page 88, Blue Book, Slave Trade No. 1, 1875), and suggested that after leaving his boats on the Madagascar coast, he might call at Nossi-bé, when, in the course of conversation with the Governor there (the Commandant of Mayotte's superior officer) he might take the opportunity of drawing his attention to the active surveillance which the Duc Decazes states the Minister of Marine had again enjoined the authorities at Mayotte to exercise over craft carrying the French flag.

Very large numbers of slaves are collected at the Umfusi and Kirolane, but the recent Portuguese expedition and the action of Her Majesty's ship "Thetis" has frightened away dhow owners for the time, although as much as 800 dollars have been, so report says, offered as freight and refused. The dhow captured off Cape St. Andrew, I believe to have escaped from one of the many creeks of the deltas of these rivers, which will, I fear, continue, as long as Arab settlers are the real dominant power on shore, to supply slaves for years to come, taking advantage of the many occasions when owing to force of circumstances our cruizers are unavoidably absent.

I should not omit to state that the Governor-General provisionally allows commanders of Her Britannic Majesty's ships, on information received of slavers being engaged in shipping slaves in territorial waters to apply to local governors for permission to act, and the local governors are empowered to grant such permission. But such a system, though a step in the right direction, does not meet the exigencies of the situation or place Her Majesty's navy on fair terms with the slave-runner, whose information and experience it is at all times difficult to oppose.

I have, &c.

(Signed) F. ELTON.

No. 206.

*Consul Elton to the Earl of Derby.—(Received June 27)*

My Lord,

Mozambique, May 25, 1875.

I HAVE the honour to inform your Lordship that the Governor-General, Senhor J. Vasco de Guedes e Menezes, has informed me that the Portuguese Government at Lisbon consent to the reception of freed slaves in temporary depôt at Mozambique, who may be captured in the vicinity, under the arrangements I was previously empowered to propose.

As the Administrator of the Government in Natal does not for the present, however, wish any such people sent to the Colony, I have informed both the Zanzibar Agency and the Senior Naval Officer that for the present captured slaves should not be brought to this port.

I have, &c.

(Signed) F. ELTON.

No. 207.

*Mr. Bourke to Consul Elton.*

Sir,

Foreign Office, July 1, 1875.

WITH reference to your despatch of the 21st of May, I am directed by the Earl of Derby to state to you that, in view of the request of the Natal Government that for the present captured slaves should not be sent to that Colony, his Lordship approves of your having sent to Zanzibar the women and children captured by Her Majesty's ship "Flying Fish," and taken by Captain Crohan to Mozambique. His Lordship further approves of your having requested Her Majesty's naval officers to avoid for the present taking any captured slaves to Mozambique, as reported in your despatch of this series, of the 25th of May.

I am, &c.

(Signed) ROBERT BOURKE.

*Consul Elton to the Earl of Derby.—(Received June 27.)*

(Extract.)

*Mozambique, June 5, 1875.*

I HAVE the honour to report the following movements of British and Portuguese ships of war upon this station during the past month.

Her Majesty's ship "Thetis" arrived on 15th May from Zanzibar and Johanna, and sailed on 19th for the west coast of Madagascar for the suppression of the Slave Trade.

Her Majesty's ship "Flying Fish" arrived from the west coast of Madagascar on the 19th, having detained a French dhow with five slaves on board, which Captain Crohan handed over to the Commandant-Supérieur of Mayotte, and subsequently captured a dhow at Bani Bay engaged in landing a full cargo of about 150 slaves. Forty-five of the slaves were rescued, but the slaves who were, I regret to report, assisted by the Sakalavas, outsailed our boats and succeeded in landing the remainder.

On the 20th Her Majesty's ship "Flying Fish" left with the slaves on board for Zanzibar.

During the month the "Sena" has been also twice dispatched by the Governor-General to examine the Kivolane and Umfusi Rivers, and reported "no slave dhows there." Large numbers of slaves are, however, known to be held in readiness for sale by the Arabs and half-castes in the vicinity, who await opportunity for shipment at a secure distance inland, where the Portuguese Government exercise no power.

No. 209.

*Consul Elton to the Earl of Derby.—(Received July 26.)*

My Lord,

*Mozambique, June 10, 1875.*

I INCLOSE copy of letter received from the agent of the British India Steam Navigation Company, from which your Lordship will see that I can now, if necessary, avail myself of a monthly steamer for the purpose of visiting either Majunga, Nossi Bé, Mayotte, Johanna, and the Comoros, should your Lordship think that any advantage might be derived in the suppression of the Slave Trade from my being empowered to do so, should necessity arise.

The Governor-General informs me that the British India Company will further extend their line by running a monthly annexe to Quillimane, Inhambane, and Delagoa Bay, under contract with the Portuguese Government, within the next six months.

I have, &amp;c.

(Signed) F. ELTON.

Inclosure in No. 209.

*Mr. Smith to Consul Elton.**British India Steam Navigation Company,  
Zanzibar, June 3, 1875.*

Sir,

IN accordance with a contract entered into between this Company and the Portuguese Government for carrying mails, I have the honour to inform you that the steam-ship "Medina," Captain Hansard, on her next voyage (leaving about the 1st proximo), will extend the same to Majunga, Madagascar, and thence to Mozambique, returning to Zanzibar by the same route. The length of her stay at Mozambique will be about twenty-four hours.

Will you kindly make this information known?

I have, &amp;c.

(Signed) A. SMITH, Agent.



No. 210.

*Consul Elton to the Earl of Derby.—(Received July 26.)*

My Lord, Mozambique, June 10, 1875.

I HAVE the honour to forward copy of a letter addressed by me to the Senior Naval Officer, East Coast of Africa.

I have, &c.  
(Signed) F. ELTON.

---

Inclosure in No. 210.

*Consul Elton to Captain Ward.*

(Extract.) Mozambique, June 10, 1875.

THE Governor-General of Mozambique has dispatched the "Sena" gunboat three times recently to examine the Kivolane and Umfusi Delta, where you operated with the boats of Her Majesty's ship "Thetis," and on each occasion the same report has come back: "Many slaves collected in the vicinity, but no dhows there."

I have pretty well ascertained that slave dhows have never left this delta, except at spring tides, and I am of opinion that if a vessel were so to time a cruize, just beyond sight of land, off the Delta, so as to be on the track to Madagascar during spring tides in July and August, that it is most probable a full slaver or slavers would be captured. If the vessel were to sail from here three or four days beforehand, ostensibly for Zanzibar, the news would be at Kivolane in twenty-four hours, and a run would be attempted. None can be made, I fancy, this month, as dhows will not go down there yet, although they have been tempted, I believe, by the offer of higher freights.

---

No. 211.

*Consul Elton to the Earl of Derby.—(Received July 26.)*

(Extract.) Mozambique, June 11, 1875.

I AM now enabled to state with confidence that a full cargo of slaves was landed in Johanna, either during the last week in October or the first week in November last year.

The circumstances were as follows:—

A Comoro dhow ran from the mainland (probably from the Delgado district or Mungao) with a full cargo destined for Madagascar, but putting in to Johanna on the way, sold the whole cargo within a day, without incurring the risk of a longer voyage. My informant cannot state that the Sultan himself purchased any of the slaves, but it is probable he had a hand in the matter.

---

No. 212.

*Consul Elton to the Earl of Derby.—(Received August 23.)*

(Extract.) Mozambique, July 20, 1875.

I HAVE the honour to acknowledge the receipt of a despatch of the 28th May, from Mr. Lister, with reference to Mr. E. D. Young and the Livingstonia Mission.

On the 10th instant I called on the Governor-General, and, at his request, subsequently furnished him with a copy of the despatch. His Excellency then readily promised to do all in his power to aid the enterprize, and referred me to a notice relative to Dr. Stewart, already published in the "Boletim Official," of which I inclose copy.

Yesterday his Excellency wrote to me as follows:—

"With respect to the Scotch Mission, already new recommendations are made to the authorities of this Province, published in the last 'Boletim Official.'"

This Gazette should have been issued on the 17th instant, but is never, in practice, ready for distribution until several days after the proper date. I trust, however, to receive one in time to annex copy.

In accordance with your Lordship's instructions I shall afford Mr. E. D. Young all



support and assistance I properly can in furtherance of the objects of his Mission, and, if if necessary, proceed to Quillimane for such purpose. I shall also, by the Cape Mail, endeavour to communicate with both Mr. E. D. Young and Dr. Stewart; the latter, according to the newspapers, is already at Cape Town.

I trust sincerely that a distinct understanding has been arrived at by the Mission with regard to the payment of Customs duties, for, as your Lordship is aware, I am unable to protect myself in any way against the heavy local imposts and their accompanying annoyances, and it will be a heavy drag upon the "Livingstonia" resources if at the outset full duties are levied upon all preliminary outfit—steamer, boats, merchandise, provisions, &c.

P.S.—On receiving the notice with regard to Mr. Young, annexed, I see the Governor-General assumes that that gentleman is placed in charge of the Mission vice Dr. Stewart. I judge, however, although I have no information but that given me by your Lordship, that probably Dr. Stewart is in charge of the Missionary Department and Mr. E. D. Young in charge of the guidance of the expedition, and shall inform his Excellency such is possibly the case.

Inclosure in No. 212.

*Extract from the "Boletim Official" of Mozambique.*

*Circular.*

SUA Excellencia o Governador-Geral incumbem-me de recomendar a vossa Senhoria que, apparecendo nesse districto o Doutor Stewart, nomeado chefe de uma Missão Escoceza destinada ao lago Nyassa, se sirva vossa Senhoria prestar toda a protecção e auxilio do que necessitar para o indicado fim o sobredito Doutor Stewart, prestando-lhe vossa Senhoria igualmente todos os esclarecimentos e indicações que lhe possam ser uteis para o desempenho da sua Missão, o que o mesmo excellentissimo Governador-Geral ha por muito recommendado a vossa Senhoria para cumprimento das ordens do Governo de Sua Magestade expedidas em Portaria do Ministerio da Marinha e Ultramar No. 24 de 20 de Fevereiro de ultimo.

Deus guarde, &c.

*Secretaria do Governo-Geral de Moçambique, 11 de Maio de 1875.*

O Secretario-Geral,

(Assignado) FRANCISCO DE SALLES DE LENCASTRE.

Illustrissimo Senhor Governador do Districto de Cabo-Delgado.

Identicos para os Governadores dos districtos e mais auctoridades a quem competir.

*Circular.*

Illustrissimo Senhor, *Secretaria do Governo-Geral de Moçambique, 2ª repartição:*

Encarrega-me sua Excellencia o Governador-Geral de dizer a vossa Senhoria que o Senhor Young, que esteve já no lago Nyassa como fallecido Doutor Livingstone, virá em substituição do Doutor Stewart ser o chefe da Missão Escoceza a que se refere o officio Circular desta Secretaria No. 583 de 11 de Maio ultimo, publicado no "Boletim Official" No. 20 deste anno, e no qual o mesmo excellentissimo Senhor mandava recommendar a vossa Senhoria, como novamente recommenda, que se prestem á mencionada Missão não só todos os esclarecimentos e indicações por ella pedidos, mas ainda todo o auxilio e protecção de que necessitar.

Deus guarde, &c.

*Secretaria do Governo-Geral, 15 de Julho de 1875.*

O Secretario-Geral,

(Assignado) FRANCISCO DE SALLES DE LENCASTRE.

Illustrissimo Senhor Governador do Districto de Quelimane.

Identicos para os Governadores de todos os districtos e mais auctoridades a quem competir.

## No. 213.

*Consul Elton to the Earl of Derby.*—(*Received August 23.*)

(Extract.)

*Mozambique, July 21, 1875.*

I HAVE the honour to acknowledge the receipt of your Lordship's despatch of the 28th May, transmitting me copy of a Law, dated 29th April, which has been issued by the Portuguese Government, declaring that, one year after its publication in Portuguese Colonies, the conditions of slavery specified in the Decree of the 25th February, 1869, are to be considered abolished, and those to whom it refers are to be declared free; and instructing me to furnish your Lordship with any observations I might have to offer on the state of the slave population in my Consular district, reporting at the same time the date of the publication of this Law.

On the 10th July I read the above despatch to the Governor-General of Mozambique, and showed him the copy of the Law of April 29th, 1875, forming the inclosure. His Excellency assured me he then saw the Law for the first time, and as yet had not received any such document from Lisbon, but on arrival of such document officially, would publish the same as a matter of course in the "Government Gazette."

## No. 214.

*Consul Elton to the Earl of Derby.*—(*Received August 23.*)

(Extract.)

*Mozambique, July 24, 1875.*

SENHOR D'ADRIÃO, who has been in charge of the naval station here, leaves by this mail for Portugal, being relieved by Senhor d'Avila. This officer commanded at the Kivolane affair, and in eight other raids against the slave traders whilst in command at Mozambique, and was an advocate for the co-operation of the British in Slave Trade suppression. I venture to think, my Lord, that if your Lordship would direct Her Majesty's Chargé d'Affaires to mention his name with commendation at Lisbon, it would have a very good effect.

## No. 215.

*Consul Elton to the Earl of Derby.*—(*Received September 27.*)

(Extract.)

*Mozambique, August 2, 1875.*

IN reference to my despatch of the 21st July, I have the honour to report that, on the 29th of July, the Governor-General of Mozambique, through his Secretary-General, informed me that he had received the Portaria regarding Libertos from the Portuguese Government, and drew my attention to the fact that, in the "Lisbon Government Gazette," immediately following the Portaria and on the same page, was a Decree of the King of Portugal of 29th April (published 11th May) naming the members of a Commission to propose the necessary regulations for the execution of the Law in the various Colonies; and that, therefore, prior to the instructions which may result from the report of this Commission, it did not appear that the Lisbon Government intended immediate publication of the Law.

## No. 216.

*Consul Elton to the Earl of Derby.*—(*Received September 27.*)

My Lord,

*Mozambique, August 2, 1875.*

IN continuation of my despatch of the 20th of July, I beg to inclose copy of a letter I have this day despatched to Mr. E. D. Young, who by this time should be at the Luabo mouth of the Zambezi.

I shall not fail to keep your Lordship acquainted with all information I obtain with regard to the progress of the expedition and its success.

I have, &amp;c.

(Signed) F. ELTON.



Inclosure in No. 216.

*Consul Elton to Mr. Young.*

Sir,

*Mozambique, July 30, 1875.*

AS I notice in the papers your departure from the Cape in the schooner "Harak" on the 26th of June for the Zambezi, I write to inform you that, in obedience to instructions received from the Earl of Derby, I am ready at all times to afford you such support and assistance as I properly can in furtherance of the objects of your mission.

I have already furnished the Governor-General of Mozambique with a copy of Lord Derby's despatch, and his Excellency at once published in the "Mozambique Government Gazette" of 19th June last an official circular notice ordering that all assistance and information should be given you by the Portuguese authorities.

I should have wished to have been able to meet you at Mazaro, but owing to local disturbances on the coast in connection with the suppression of the Madagascar Slave Trade, and the probability of Rear-Admiral Macdonald paying a visit to the port shortly, I cannot for the present be absent from head-quarters; however, when subsequently I may be at Quillimane, if I find your boats on the river, I trust to hear of your successful advance, and should you be still this side of the cataracts and I can spare a few days, I will endeavour to see you.

With most sincere wishes for your success and for the good health of your party, and with the hope that the suppression of the Interior Slave Trade, and the civilization of Inner Africa may be advanced by your subsequent operations, and the example of the prosperity of the future settlement of Livingstonia.

I have, &amp;c.

(Signed) F. ELTON.

No. 217.

*Consul Elton to the Earl of Derby.—(Received September 27.)*

(Extract.)

*Mozambique, August 16, 1875.*

MY report of events this month will be necessarily curtailed by my departure for the Moma River this day in Her Majesty's ship "Thetis," in accordance with a request from Captain Ward to accompany him upon a combined expedition for the suppression of the Slave Trade, undertaken at the request of the Governor-General.

By the last mail I received a letter from Rear-Admiral Macdonald, in which his Excellency wrote as follows:—

"I have ordered the Senior Officer of this division, Captain Ward, to proceed to Mozambique in the "Thetis," with directions to concert with you in taking the best measures for the prevention of the Slave Trade to Madagascar, but by no means to interfere with the Portuguese Government in their arrangement of their domestic affairs."

The "Thetis" accordingly arrived at Mozambique on the 9th instant, when I gave Captain Ward all information as to the position of affairs.

On the following day Captain Ward and myself paid a visit to the Governor-General, and I carefully explained to his Excellency that the "Thetis" had arrived, by Admiral Macdonald's orders, solely in consequence of the attitude of the slave-traders subsequently to Sheikh Abderhaman's murder, not in any way to interfere with the internal affairs of the Portuguese Provinces, but in order to promote the suppression of the Slave Trade between the coast and Madagascar. His Excellency at this interview expressed his conviction that the presence alone of the "Thetis" and her boats in the harbour would be of considerable moment in deterring the trade, and his satisfaction at Captain Ward's arrival.

Very heavy southerly gales with rain set in on this day, that must have compelled inaction on the slave dhows as well as on the "Thetis," which was better off in the harbour than in the Mozambique Channel, where a very heavy sea was running.

Subsequently the Governor-General sent Senhor d'Avila to my house at 7 P.M. (14th August), with instructions to beg Captain Ward to undertake operations against Moma and to place a gunboat under his orders. I accompanied M. d'Avila on board the "Thetis" at once, and yesterday (15th) Captain Ward, M. d'Avila, and myself, paid a visit to the Governor-General, who gave his cordial assent to the detail of operations agreed upon in concert by these two officers; hence at the moment I am writing



(9-30 A.M.) the Portuguese gunboat is getting up steam to proceed to the rendezvous off Moma and will be followed by Her Majesty's ship "Thetis" at noon.

I trust your Lordship may approve of this second permission obtained to act in co-operation with the Portuguese in Portuguese territorial waters, which I trust will be productive of good result in stopping the extensive export of slaves to Madagascar now carried on from this coast, and is another proof of *bona fides* on the part of the Governor-General.

I would beg to be allowed to defer entering upon other matters of interest in my present Monthly Report, as I leave in the "Thetis" in two hours' time. I am, however, in concert with Captain Ward, leaving an order to the commander of the mail-steamer, copy of which is inclosed; and it is possible I may be able to write again should the Moma operations be speedily completed, but they will, I fancy, occupy some time, owing to the intricacies of the delta.

Inclosure 1 in No. 217.

*Consul Elton to the Governor-General of Mozambique.*

Sir, Mozambique, August 14, 1875.

I HAVE the honour to inclose copy of letter received this morning from Captain Ward, relative to the Slave Trade now openly carried on at the Moma River in Portuguese waters.

I should, at the same time, inform your Excellency that so notorious has Moma become that two dhows have left Nossi Bé recently, to ship slaves there; and one Mahomed Hamis has arrangements completed for loading his dhow, whilst slaves are collected and waiting the arrival of two dhows from Matarana and one from Tambarane, all of which five dhows, according to my information, should by this time be in the river.

The advisability of speedily putting a stop to the operations of this new slave station will at once be seen by your Excellency, and Captain Ward, in the suppression of the Slave Trade, will, I feel assured, readily support any movements your Excellency may direct for such an object.

I have, &c.  
(Signed) F. ELTON.

Inclosure 2 in No. 217.

*Captain Ward to Consul Elton.*

Sir, "Thetis," Mozambique, August 14, 1875.

IT having been reported to me through the interpreter of Her Majesty's ship under my command that there are five dhows now in the Moma River, about to run a cargo of slaves to Madagascar, and this corroborates the information already received by you, and reported for the information of the Commander-in-chief on the East Indies, I think it advisable to bring this matter to your notice, with a view to your drawing the attention of the Governor-General of Mozambique to it before deciding what steps it will be best for me to take to intercept this traffic.

I have, &c.  
(Signed) T. LE HUNTE WARD.

Inclosure 3 in No. 217.

*Captain Ward to Consul Elton.*

Sir, "Thetis," Mozambique, August 15, 1875.

BEING about to sail for the Moma River, accompanied by the gunboat "Sena," of the Portuguese Navy, which the Governor-General of Mozambique has placed at my disposal, for the purpose of a combined operation for the suppression of the Slave Trade in that locality, I have the honour to request that you will, if possible, accompany me on this expedition.

Should your duties at Mozambique allow of your complying with this request, I think there can be little doubt that the service on which we are about to engage will enable you to gain valuable information relative to the general working of the Madagascar Slave Trade, and I shall be very glad to avail myself of your services as interpreter in my communications with the Portuguese Commander of the "Sena."

I have, &c.

(Signed) T. LE HUNTE WARD.

Inclosure 4 in No. 217.

*Memorandum.*

THE Senior Naval Officer on the East Coast of Africa, Captain Le Hunte Ward, being about to proceed on a combined expedition with the Portuguese forces to the south of Mozambique, Her Majesty's Consul accompanying him on duty, both these officers are of opinion that they are justified, in the interest of Her Majesty's service, in delaying the departure of the Union Steamship Company's steamer which will arrive at Mozambique this month, until the afternoon of 25th August, as leaving Mozambique on that date there can be no difficulty whatever in her arriving at Zanzibar before the date of the British India Company's steamer's advertised departure from thence to Aden for the transfer of mails.

(Signed) F. ELTON, *Her Majesty's Consul for Portuguese Possessions, East Africa.*

*Mozambique, August 16, 1875.*

To the Commander,

Union Steam-Ship Company's Royal mail-steamer,  
to arrive on or about 23rd or 24th August.

No. 218.

*Mr. Lister to Consul Elton.*

Sir,

*Foreign Office, October 8, 1875.*

WITH reference to your despatch of the 2nd of August respecting Mr. Young's Mission to the Lake Nyassa District, I am directed by the Earl of Derby to transmit to you, for your information, a translation of a Portaria which has been issued by the Portuguese Government instructing the Governor-General of Mozambique to render Mr. Young's party any assistance of which it may stand in need in Portuguese territory.

I am, &c.

(Signed) T. V. LISTER.

Inclosure in No. 218.

*Portaria.*

WHEREAS some missionaries have left England under the direction of Mr. E. D. Young for Lake Nyassa, for the purpose of establishing a Mission in the neighbourhood, which must greatly tend to facilitate lawful trade and also to prevent the Slave Trade, His Majesty the King, in view of the representation made to him on the part of Her Britannic Majesty's Government, as contained in the note from their Minister here under date of the 3rd of June, is pleased to enjoin upon the Governor-General of the Province of Mozambique that, should the said missionaries pass through Portuguese territory, any assistance they may stand in need of is to be rendered unto them, and especially that facilities should be given them for their journey to their place of destination; and for this purpose he, the Governor-General, will issue the necessary directions to the Governors of the Districts; which communication is hereby made to the said Governor-General for the proper purpose through the Department of State for Marine and the Colonies.

At the Palace, June 28, 1875.

(Signed) JOAO DE ANDRADE CORVO.



No. 219.

*Mr. Lister to Consul Elton.*

Sir,

*Foreign Office, October 14, 1875.*

I AM directed by the Earl of Derby to state to you that his Lordship approves your proceedings in regard to the united action of the Portuguese naval forces and Her Majesty's ship "Thetis" against the slave traders of the Moma River District, as reported in your despatch of the 16th of August.

I am, &amp;c.

(Signed) T. V. LISTER.

No. 220.

*Consul Elton to the Earl of Derby.—(Received October 16.)*

My Lord,

*Mozambique, September 7, 1875.*

AFTER a lapse of some forty years, the Portuguese Government has recently revived the Bishopric of Mozambique, and Father José Caetano Gonçalves, a talented and energetic priest, is appointed to the See, which was originally created in the year 1612, by a Bull issued by Pope Paul V.

This Bishop is a determined opponent of Slave Trade and slave-holding, and has already established a day-school for young negroes, opposite to the British Consulate, which is largely attended, and where both black and white boys are instructed together.

On the 2nd of August I was invited by the Bishop to attend a cursory examination of the progress made by his pupils, at which more than thirty "libertos" proved able to read Portuguese fluently, work simple sums in arithmetic, and recite Christian prayers, and evinced great capacity for instruction, it being remembered that the school has been only established four months.

There were about twenty Portuguese gentlemen present, to whom, in the presence of the boys, the Bishop, at the conclusion of the examination, eloquently addressed a short but effective speech, of the strongest Abolitionist type, which was well received, and therefore not, as I was able to judge, either an over-zealous or an ill-timed exhortation.

In Mozambique, my Lord, the establishment of such a school, the presence of an anti-slavery Bishop, the fact of such an examination being held, such a speech being delivered and listened to with approbation, are, I venture to think, important events tending directly to aid Her Majesty's endeavours to suppress the East Coast traffic, and, therefore, worthy of special mention.

There is, however, a considerable local party directly opposed to all negro education and the extension of freedom; but I can see that day by day this party is surely, but slowly, losing ground, and I trust before long that the Bishop's personal influence and example may cause considerable defection amongst its supporters.

Want of funds for the payment of teachers is the great difficulty in the extension of these liberal views, and has already led to the rejection of scholars, and I would venture, with all respect, to suggest to your Lordship that the benevolence of any of our Catholic nobility or gentry bestowed upon the Bishop of Mozambique's school for negroes would be most opportune in the advancement of a clearly direct means towards the speedier abolition of the East Coast Slave Trade, and the promotion of the civilization of the African races.

I have, &amp;c.

(Signed) F. ELTON.

No. 221.

*Consul Elton to the Earl of Derby.—(Received October 16.)*

My Lord,

*Mozambique, September 8, 1875.*

HER Majesty's ship "Thetis" left Mozambique on 16th August, on a combined examination of the Moma and Kisungu rivers, in concert with the Portuguese gun-boat "Sena," returned to Mozambique on the 28th, and left, on the arrival of the mail-steamer



"Medina," yesterday, 7th September, for Madagascar, to pick up boats, purposing to return here early in October for mails.

All were well on board, and not a single case of fever has followed the boat expeditions into the rivers, which were of important utility in the suppression of the Madagascar Slave Trade.

I have, &c.

(Signed) F. ELTON.

No. 222.

*Consul Elton to the Earl of Derby.—(Received November 15.)*

(Extract.)

*Mozambique, September 13, 1875.*

I HAVE the honour to inform your Lordship of the progress made in the suppression of the Madagascar Slave Trade, which I believe for the moment is at a standstill within that section of the East Coast lying between Mazemba River to the south and the Bay of Ferman Veloso to the north, owing to the recent operations and local disturbances.

*Expedition of Her Majesty's ship "Thetis" and Portuguese Gun-boat "Sena" to the Moma and Kisungu Rivers.*

I left Mozambique at noon on the 16th August, as previously arranged with Captain Ward, and on the following afternoon Her Majesty's ship "Thetis" anchored off the Moma River about seven miles from shore. At daylight on the 18th, the Portuguese gun-boat "Sena" (Senhor Valssassina commanding), placed under Captain Ward's orders by the Governor-General of Mozambique, having joined company, the bar was crossed by the "Sena," and the steam cutter, pinnace, first and second cutters, and galley of the "Thetis," without much difficulty, the weather being remarkably fine after the late heavy blow from the southward, and the 18th, 19th, and 20th were spent in examining the various branches of the river, which was ascended for about ten miles, the "Sena" being anchored in the first reach near the mouth, with a guard of twenty-five marines, as a base for the operations of the boats.

No slave dhows were discovered in the river, but it was subsequently ascertained from several independent sources of information, and confirmed at Mozambique, that two dhows from Matarana, being delayed by the heavy weather, only succeeded in crossing the Mozambique Channel after our arrival at Moma, and actually sighted the "Thetis" lying at anchor off the river, when they at once bore up for the mouth of the Angoxa for information, where, hearing of this second combined examination of the rivers south of Mozambique, all idea of procuring slaves was abandoned, and both turned round on their return voyage to Madagascar empty handed, so that the moral effect of the exaggeration of the undefined danger now attending the shipment of slaves on the Mozambique coast that will certainly be spread abroad by the nakhodas of these dhows on their return as an excuse for their failure, will, I apprehend, produce as great a blow as the capture of their dhows would have produced; for the capture upon the Madagascar coast might be ascribed by public opinion variously as due either to accident or ill-luck, whilst now the testimony of the slave-dealers themselves will establish the fact of a concerted and combined expedition being on the move with apparently undefined powers to cruize in territorial waters.

I landed with Captain Ward at Maconi, Moma Island (situated in the river, not the Moma Island of Captain Owen's chart at sea), and Jajani, all considerable settlements, where I carefully explained to the Chiefs the object of our visit, and the understanding established between the English and Portuguese, and between the English and the Seyyid of Zanzibar, for the entire suppression of the export Slave Trade from the East Coast, citing the Kivolane Expedition, the presence of the gun-boat "Sena," and the Sultan's visit to England, in support of my assertions, which I trust will influence the Makuas of Moma to oppose any shipments of their people that may in future cross from Madagascar in search of slave cargoes. Rahem, the Chief of Jajani, a group of villages on the southern branch of the river, protected by sand-flats and an intricate passage, explained to me that the difficulties of access to his strip of country had invariably saved his tribe from molestation; but that they were all the people of Moussa, and it was the custom of Moussa to arrange through an agent at Angoxa for the delivery of slaves to Arab dhows, who were collected by him in the interior by force, and only brought down from the highlands fringing the northern banks to the mouth of the Moma when the dhows

were seen standing in for the bar. Three months ago a dhow had thus come by arrangement, and slaves were in readiness; but she had struck on the bar, and was totally lost, some of the hands being drowned. No one could interfere with Moussa, who lived at a stockaded town some distance inland.

And I am afraid Rahem is right; Moussa is one of those native Chiefs demoralised by contact with Slave Trade and drink, with enough power and position to sway over all the Costal Makua tribes between Angoxa and the Kisungo, and impracticable to deal with, as there is no inducement to offer to Chiefs in his position to discontinue a means of revenue by which great gains may be made and no loss can possibly be incurred. The nearer these Chiefs, I regret to say, approach to the fortified "comptoirs" which constitute the sole footing of the Portuguese Government on the East Coast, the most unscrupulous, intriguing, and dangerous slave-traders amongst them are, as a rule, to be found.

Legitimate trade could be fostered on the Moma with advantage under a strong Government. The soil is suitable for sugar and coffee cultivation; ground nuts are abundant, salt is manufactured, fine timber trees are numerous, and a considerable trade is carried on in bark canoes between the tribes themselves, who have the instincts of commerce and barter strongly developed, and would eagerly, had they the chance, work to supply small trading craft with produce in exchange for Manchester goods and cottons. Up to the present Slave Trade and wrecking have been favourite pursuits in the river, and the Maison Favre of Marseilles, two years ago, had a vessel driven on the bar during a gale of wind, which was washed high and dry ashore subsequently, and plundered and destroyed, the survivors being kept prisoners for weeks before any news reached Mozambique of the wreck, and when the news did reach, the local Government did not trouble themselves even to send a gun-boat to make either an examination or demonstration in the matter, although at that time three were lying in harbour.

There was a heavy sea on when we returned to the "Thetis" late in the afternoon of the 20th, and on the outer bar a roller broke over the galley in which Captain Ward and I were being towed out by the steam cutter, which washed one of the hands aft, and filled us with water; fortunately, the second and third following breakers just missed us, otherwise I should not have had the honour of writing your Lordship this Report. The second cutter, being towed out by the "Sena," parted her hawser on the inner bar, but it was impossible to turn round for her; we were consequently in fear that she might persevere with oars only, in which case she would have been on the heaviest break after dark; but guns fired from the "Thetis," after the safe arrival of the rest of the party, were at last answered by a rocket from inside the river, which showed she had returned, and in the morning at daylight Captain Ward went in himself with the steam-cutter and brought her safely out, the bar having calmed down considerably.

Although the official permission from the Secretary-General to me relative to this combined expedition confined it to the Moma River, and I gave the despatch to Senhor Valssassina to read, in order to avoid any possible chance of misunderstanding, yet on Captain Ward expressing a desire to visit the Kisungo to the south, Senhor Valssassina at once agreed to proceed there on his own responsibility, and informed Captain Ward and myself that his instructions from the Governor-General were to the purport that his Excellency had such confidence in Captain Ward that should he express a wish to extend the examination of the coast, he, Senhor Valssassina, was, if practicable, to consent to an extension. It was consequently agreed to steam to an anchorage under Casuarina and Epidendron Islands, where the "Thetis" would remain, whilst the "Sena" and "Thetis" boats examined the Maravoni and the Kisungo Rivers.

In order to make these subsequent operations intelligible, I beg to inclose a sketch map, in which the names of the rivers, islands, &c., as they were found by us to be known to the natives, are inserted in red; Captain Owen's names from the chart in black.

Your Lordship will readily understand the confusion occasioned by finding the Quisungo (north entrance, Owen) to be the Maravoni, connected with the Yusi River to the south, and followed by the Mgoleni, and that the true Kisungo is the fine river marked on the chart as the Tejungo, south of Cape Fitzwilliam, whilst the Quisungo, exaggerated into importance by a large delta on Owen's chart, is, in fact, only represented by three insignificant rivers.

The Maravoni was well known to our pilot. It was for a long time colonized by Mujoges from Angoxa for Slave Trade purposes; but about two years ago the Makuas rose against them, since when the river has never been visited. Here we tried to enter, but found the bar breaking so heavily that it was considered prudent to leave it alone, and proceed to Kisungo, as we thought near at hand. We, therefore, anchored that



night, the 21st, off shore, and at daylight the next morning got under weigh again, the "Sena" towing the "Thetis" boats, with the exception of the steam-cutter, and successively passed the Yusi, Mgoleni, and another small entrance, none, with the exception probably of the Yusi, apparently practicable bars, the pilot insisting that he was taking us to Kisungo. At 2 P.M. Cape Fitzwilliam was recognized, and then it became clear Owen's Tejungo was our destination. The entrance is broad, no bar was breaking, and the passage, 4 fathoms at low tide, is admirably protected by shoals on either side, natural breakwaters, on which the sea breaks heavily. At half-tide the "Thetis" could have been taken in. After passing up the first reach, two palm trees marking the Settlement of Bajoni are sighted, near which the "Sena" anchored about 4 P.M., and we proceeded in boats to the town. One dhow was found laid up, and evidently useless for any purpose, the property of the Chief Hummadi, who has a large number of armed Makua mercenaries under him, and carries on a trade in ivory and produce with the neighbourhood. This is a much finer river than the Moma, and has always been known to the natives as the Mniga (a name given to Bajoni by Owen), and to the Arabs and Mujoges as the Kisungo.

During this expedition Captain Ward and myself visited the Island of Nabico, where the Chief of the river, Balele Mno, resides, and also the Settlements of Kama, under a Myassa or Chieftainess called Masano, on the highlands to the north, explaining, as at the Moma, the objects of our combined visit, but found no active slave-trading by sea was being carried on. The country towards the interior is well wooded; palms, fig trees, mimosa and tamarish trees, thickly covered with orchids, creepers, and monkey-rope, rise from a dense undergrowth and long "tiger grass," the river running in clear, fresh rapids over broad overlying gigantic slabs and huge boulders rolled down by the floods. Recent traces of elephants were seen, and on the way down I killed a hippopotamus, which cemented our friendship with Bajoni, where we towed it to, astern of the steam launch, hauled it ashore, and gave it to the inhabitants.

The Lomwé are the dominant tribe here, under Balele Mno, to whom both Hummadi and the Myafsa—who is not allowed to marry lest her husband should gain political power—pay tribute; and here arises another difficulty. Wherever the Lomwé are found, they enslave the Makuas—the inferior race, whilst the Moiti, further in the interior, of Zulu extraction, with a military organization, enslave both indiscriminately. Hence an important point to gain in the final suppression of Slave Trade, is to put a stop to a sliding scale of barbarism, which leads people, whilst deprecating Slave Trade strongly as far as their own tribe is concerned, at the same moment to traffic in it with their neighbours as victims, and thus perpetuate the wretched hostility and fear prevailing on this part of the coast that prevents men venturing outside their villages without being prepared for warfare.

At Bajoni I found a Zanzibar Arab, Ali bin Amir, carrying on a legitimate trade for Munji Herchand, a Wannia of Zanzibar, who of his own free will came on board the "Sena" to see me, bringing five slaves, for whom he had written free passes, and who were all willing to remain with their master. Upon this man, as also upon many of the half-caste Arabs and Mujoges, a very great impression has been produced that it is now needless to fight against Slave Trade suppression, owing to the Seyyid's visit to England and Portugal, which they connect in some mysterious manner, best known to themselves, with a secret agreement arrived at between England, Portugal, and Zanzibar, against the Traffic, for the first time brought into action during the present year.

On the 26th we reached the "Thetis" anchorage at Casnarina, after eleven hours' steaming, the boats in tow of the "Sena," and on the 27th, after re-coaling the "Sena," left for Mozambique, which was reached on the evening of the 28th. On the 30th the "Sena" returned, and on the 31st I waited upon the Governor-General with Captain Ward, who expressed his satisfaction at our proceedings and the excellent understanding which had been maintained on all occasions.

Although no captures were made by this expedition, I believe that its effect, my Lord, will be a salutary warning to those on the coast who hoped, by the murder of Sheikh Abderhaman, to place the Slave Trade party again in the ascendancy, and made no secret of their belief that they would succeed in establishing a terrorism. All they have effected now has been to secure more vigilance on the coast, the presence of Her Majesty's ship "Thetis" in the vicinity, and the renewal of combined operations, whilst the local disturbances and political intrigues that naturally followed the assassination effectually stopped their even reaping any benefit from the few weeks' slack time, when none of our cruisers were nearer than Zanzibar, and during which runs might have been ventured with success.

Both Captain Ward and myself admit our regret that Yudi, the Mazemba, Licungo,



and Mariangoma, were not examined, but many obvious reasons made a second extension of this expedition undesirable, yet I trust that on a future occasion the work may be completed, as the Mariangoma is more than suspected of Slave Trade, and I do not feel satisfied, from subsequent information, with our passing the Yudi River.

*Visit to disturbed Districts of Mosembe and Conducia River in "Thetis" boats.*

As the "Thetis" was obliged to coal here, Captain Ward was anxious to lay down the exact position of Meza—the Table Mountain—which is erroneously fixed on the chart, but, after my arranging everything for the journey by land from Conducia Bay, a deputation from the neighbouring Sheikhs who happened to be in the town called at the Consulate, and begged me to defer my departure until they had received further news from Mosembe, "where troubles were going on." They were so instant in their manner that both Captain Ward and I did as they wished. This was on the 31st, and on the same afternoon news came that Chicoma, a town on Conducia, had been attacked by the Moita (a useful term applied at Mozambique to any savages whom it may not be desirable more particularly to describe), and burnt to the ground, and nine men killed, whilst the district generally was up in arms.

I distrusted the latter part of this intelligence, and Captain Ward and I, on the 1st instant, steamed round to Conducia Bay in the "Thetis" steam-cutter, with the second cutter in tow, to see for ourselves what was going on, and examine the river. This we ascended for some twenty miles, passing the Ferry of Kiwia, whence slaves used to be sent, after collection, from the Matiban district overland to the Kivolane, in the time of Ali Heri, and sold to the agents for the Madagascar Slave Trade established there previously to the raids in January and February last. From Kiwia the river turns towards Table Mountain, and we slept in the boats that night within a direct distance of perhaps six miles from its base. As no signs of any disturbance had been seen, the following morning Captain Ward and I started with three men through a dense and thickly-wooded jungle plain for the Meza, and succeeded in reaching the forest at the foot of the mountain, where a deep swamp delayed us so long that we reluctantly turned back, not wishing to be late for the Zanzibar mail. On our way we passed through two deserted villages, where the doors were still locked and no burning or pillage had taken place as reported at Mozambique, but not one man was seen all day. Very great natural capabilities for sugar and coffee culture, fine soil, and water-carriage, are available on this river, and we were sorry not to be able to devote more time to its neighbourhood.

On our return we called at Tukoliku, where armed men appeared in considerable numbers, and distrust was evinced until the British flag was recognized, when some people waded out to see us, and from them we learn that the district was quiet under the rule of Shehr Hummadi, and that the attack on Chicoma was combined by the friends of the late Sheikh, assisted by the Portuguese Government with guns and powder, who had sailed from Kisoona, near Mozambique, landed at Chicoma, where there was nobody to oppose them, burnt the fishing town, and killed eight men, described as fishermen, who could not escape.

Subsequently this information has been fully corroborated, and in a letter sent me to Mozambique by Shehr Hummadi, he expressed his ability to keep the country in order, invited Captain Ward and myself to go to the Meza, and begged me to ask the Governor-General to stop the political reprisals of the late Sheikh Abderhaman's party, who, under pretence of capturing his murderers, who were not in the country, but at Moralo, were in reality filibustering the coast.

I informed the Governor-General of my being asked to intercede, but as his Excellency told me he would not negotiate with anyone in the district until the people had fought out matters amongst themselves, I let the matter drop. Subsequently I wrote Shehr Hummadi a letter in Kiswahili, simply stating that Captain Ward and I would, on his return here (Captain Ward's), go to the Meza to fix its position, and that as we were strangers and had nothing to do with politics, he must remember the Kiswahili proverb, "the destroyer of the country is the son of the country—a stranger does not weigh two hundredweight," which, as well as another proverb, "What bites is in your own clothes," appeared applicable to the bad state of affairs, which I regretted.

*Conclusion.—Good relations maintained.*

In conclusion, I should inform your Lordship that I continue on excellent terms with the Governor-General.

I have, &c.  
(Signed) F. ELTON.  
2 P

P.S.—14th September.—As I finished writing this Report yesterday evening, the *nakhoda* of a dhow, which had just arrived from Madagascar, brought to the Consulate a note from Lieutenant Walters, of Her Majesty's ship "*Thetis*," reporting the capture of a slave dhow with 250 slaves on board, on her voyage across the Mozambique Channel, after leaving this port on the 7th instant.

She was the dhow alluded to in my letter to the Governor-General of 14th August, copy of which was forwarded to your Lordship in my last Monthly Report, as owned by Mahomed Hamis, and was hauled up and successfully hidden in a creek of the Moma by Moussa's orders, during our examination of the river, who had slaves in readiness for her.\* As soon as our expedition sailed south to Kisungo, she took on board 150 slaves, and sailed for Madagascar, but, leaking considerably, put into the Mkupi River, and, whilst repairing, took in 130 more. When three days at sea from here, she was fortunately taken by Her Majesty's ship "*Thetis*." Thirty of the slaves had, however, already perished.

Your Lordship will readily see how very opportune this seizure is. The two Matarana dhows were already accounted for, and now the third, Mahomed Hami's, is taken with 250 slaves, a proof that my information was correct, and a blow to the party opposed to our co-operation, who, seeing the expedition come back empty handed, asserted no slaves had ever been shipped from Moma, except in English imaginations. I at once informed the Governor-General of this intelligence, and I am glad to say he regards it as a proof of the necessity for active measures being continued. I shall, therefore, not hesitate to advocate an extended examination of the coast when the "*Thetis*" returns, or a fitting occasion may arise.

In conclusion, I would beg to record my satisfaction that the arduous and harrassing river work which both the officers and men of Her Majesty's ship "*Thetis*" have recently performed with such energy and cheerfulness has been, in some measure, rewarded by the capture of this dhow.

F. E.

No. 223.

*Consul Elton to the Earl of Derby.—(Received November 15.)*

My Lord,

*Mozambique, September 15, 1875.*

WHATEVER I have been able to effect in the aid of the suppression of the Madagascar Slave Trade from the Mozambique coast is mainly attributable to the knowledge of the Kiswahili language which I attained at Zanzibar, without which I should find it difficult to maintain relations with the people most acquainted with its working, could exercise no check on the informations given me by informers and others, and should be unable to inspire confidence amongst the native tribes with whom I am constantly brought in contact, and it is part of my duty to endeavour to influence.

During the late expedition to the Moma and Kisungo, Captain Ward, when commenting on the difficulties in the way of naval officers acquiring a competent knowledge of this language on board ship, and speaking of the great advantage that would accrue to Her Majesty's vessels on this station if, under the liberal terms offered by the Admiralty, means could be devised for facilitating some special course of study, suggested to me that, in the interests of the public service, it would be productive of aid, both to Her Majesty's navy and to the working of this Consulate, where he had seen for himself that the work was rather heavy to rest altogether upon one man's shoulders, who might at any time in this climate be temporarily incapacitated by illness, if a lieutenant or sub-lieutenant, to be borne on the books of the senior officer's ship, showing an inclination to learn Kiswahili, was attached to the Mozambique Consulate for the purpose of studying that language, and at the same time to work as an assistant, in order to gain a practical insight into the inner machinery of this Slave Trade; after a fixed time the officer so attached to proceed to Zanzibar for final examination before Dr. Kirk, when, if pronounced qualified, he would be recompensed by the allowance given by the Admiralty, and on his return to his ship would undoubtedly be able to render good service to her whilst engaged in the suppression of the Slave Trade on this coast.

Captain Ward showed me the draft of a letter, which I believe he posted by this mail, to Rear-Admiral Macdonald on the subject, and should his suggestion be ultimately adopted by higher authority in due course, I should be glad if the officer who was

\* *Vide Rahem's Account of Moussa, ante.*



appointed would reside at the Consulate, where his assistance would no doubt be of considerable help, and I would do my best to assist him in his study of the language.

Amongst other advantages, such an arrangement would permit me to be absent on duty for short periods with more confidence, and I think the measure appears in many ways desirable, not only as aiding the effective work of this Consulate, but also as in aid of the effective working of the suppression of the Slave Trade by Her Majesty's ships, without any increased expenditure to the State. Should it meet with your Lordship's approval, I would venture, with every respect, to suggest that your Lordship may be pleased to intimate such approval to the Lords of the Admiralty.

I have, &c.  
(Signed) F. ELTON.

P.S.—To be of real assistance to the Consulate, it would be of advantage if the officer selected had some knowledge of French, without which (unless able to talk Portuguese) but little can be done at Mozambique.

F. E.

No. 224.

*Consul Elton to the Earl of Derby.—(Received November 15.)*

My Lord,

Mozambique, September 17, 1875.

I HAVE the honour to annex an extract, with translation, from the "Journal de Mozambique," which is interesting as an expression of the local feeling of the Government of this Colony.

I have, &c.  
(Signed) F. ELTON.

Inclosure in No. 224.

*Extract from the "Journal de Mozambique" of September 8, 1875.*

(Translation.).

WHAT works has Portugal accomplished in the application of this great science (colonization) in our provinces beyond the seas, and principally in Mozambique?

The sincere reply is, only we shall meet with silence. We see neither works nor endeavours.

What has our polity done as to our relations with the natives?

We sell them powder, arms, and alcoholic liquors.

What military force do we possess?

A shadow of a force.

What expeditions have been set on foot for hydrographical survey, that the mouths of the rivers may be known?

None.

With what element is this Province colonized?

With convicts; with incorrigible soldiers.

What means have been adopted to cultivate the land and educate the natives? And the number of questions of this nature are infinite to which silence replies; because an answer could not fail to colour with shame the face of good Portuguese.

What is the remedy to all this?

For the mother country to have more regard, and for her officials to understand better what these countries are and what they require, and not to govern them with words and flowery rhetoric; and, finally, to seek out and to employ the means to the end.

No. 225.

*Consul Elton to the Earl of Derby.—(Received November 15.)*

My Lord,

Mozambique, September 15, 1875.

I HAVE the honour to report that the Governor-General informs me Mr. Young, of the Livingstonia Expedition, arrived at Mazaro in a pinnace, where he left a depôt of



provisions, and, at his request, four large canoes, with crews, were furnished him by the Portuguese authorities, with which he returned to the Luabo, to bring up coal and baggage, saying he would shortly be back with the steamer and three other members of his party. All were in good health.

Your Lordship is aware that Bishop Steere and his party have proceeded to Lindy, and from thence purpose pushing on to form a settlement on the eastern side of Nyassa. Thus two roads of communication will be driven into the country where the collection of slaves is mainly carried on; and I venture to solicit your Lordship's permission, during next year, should my duties at Mozambique permit of my absence from head-quarters for three months, to open a third line, either directly from Mozambique through the Lomwé country, or *via* the Antonio or Angoxa Rivers, skirting Lake Shirwa up to Lake Nyassa. This would take me through the centre of the hunting-grounds for the slaves destined specially for the Madagascar trade, a country of which we know nothing, and that has never yet been visited by a European; and I should propose to return, in order to save time, by the Shiré and Zambezi, after reporting upon the Livingstonia Mission, and, if established, upon that of Bishop Steere.

By the time the good season for travelling commences—between the months of May and October—I hope to have learnt everything connected with the working of the coast trade, and be able, perhaps, to leave local matters for a short time in an acting officer's hands, in order to complete our knowledge of the traffic as carried on by the Malmas, Lomwé, and Maviti at the sources of supply, which extend, I believe, up to and along the Shirwa Lake, abutting on the Nassay grounds, which are worked by the Arabs from Kilwa.

Should your Lordship approve of this unexplored country being tapped, supposing always that local circumstances do not stand in the way, I would beg that an officer of the navy might be allowed to accompany me, so that two independent Reports might be furnished; and I would suggest that Captain Ward, of Her Majesty's ship "Thetis," would willingly be my companion, could he obtain the necessary permission from the Naval Authorities, as he holds a strong opinion of the utility of an inquiry into the interior Slave Trade, and such an exploration of the country, its rivers, and its capabilities, as I trust we should jointly be able to accomplish.

It is, of course, only on the supposition that a great deal will be done that yet has to be done during the next seven or eight months in our efforts against the export Madagascar Slave Trade on the coast line, that I venture to make this proposition; and I should not, my Lord, be tempted either to leave work undone concerning that branch of the traffic, or in another's hands, unless it was reduced to routine, for the purpose of examining the interior sources from which the trade is supplied, which would be equivalent to putting the cart before the horse.

I have, &c.  
(Signed) F. ELTON.

No. 226.

*Consul Elton to the Earl of Derby.—(Received November 15.)*

My Lord, Mozambique, September 17, 1875.

THE Portuguese gun-boat "Sena" returned on the 13th instant from a short cruise to Kisimajulo Bay to the north, where she re-captured a Portuguese dhow seized by the Mosembe people in retaliation for the Chicoma raids.

The people of Kisimajulo deserted on her arrival in the Bay, and the dhow was quietly towed out. No hostilities took place; but as the dhow belongs to a Banyan by name Bakhai, who is suspected of complicity with the Kivolane slave-traders, she is detained by the Governor-General until an inquiry has been made as to her previous movements.

I have, &c.  
(Signed) F. ELTON.

No. 227.

*Consul Elton to the Earl of Derby.—(Received November 15.)*

My Lord,

Mozambique, September 20, 1875.

AS I found the Bishop of Mozambique was being attacked unscrupulously about his school, and that representations were being made by the present mail to Lisbon that he was doing no good to the province by its maintenance, I furnished him on the 18th instant with a copy of my despatch to your Lordship, strictly not for publication here, but for use at Lisbon.

The Bishop had no idea I had written about him or his school until a few days ago, when he called upon me and explained his difficult position, and I then translated this despatch to him. Subsequently, he begged me for a copy, "in order to forward it to Senhor Corvo," and I have thought myself justified in complying with his request, being assured that it was made in good faith, and at the same time I judged that by so doing I was furthering a means towards civilization and the suppression of the Slave Trade.

I have, &amp;c.

(Signed) F. ELTON.

No. 228.

*Consul Elton to the Earl of Derby.—(Received November 15.)*

My Lord,

Mozambique, October 1, 1875.

IN conversation with the Secretary to Government a few days ago, when telling him of the gang of slaves brought down to Quillimane in Christmas 1870, and sold there, I also added that I was aware that this time last year slaves had been brought down to Masheesh, the Portuguese plantations opposite Inhambane, and bought by the inhabitants.

Senhor de Lencastre then informed me that it was legal to buy slaves for the purpose of introduction as Libertos, and that after purchase they at once became Libertos by virtue of Portuguese law, and referred me to the Portaria of 25th October, 1870, of which I inclose a translation, and which was published at Mozambique, as recently as the 9th of January last, in the Official Bulletein No. 2 of 1875, and under which it appears a gang of slaves can be legally bought from a dealer by Portuguese subjects, whose sole duty is forthwith to register them as Libertos.

In the face of the Portaria declaring all slaves free, which your Lordship sent me, and which is still unpublished in Mozambique, it seems strange that this Portaria of 25th October, 1870, should yet be in force, and be capable of being so construed as to be a standing sanction to Slave Trade collection, with all its attendant miseries, in the interior of Africa, and I therefore think it my duty to bring the matter forward.

I have, &amp;c.

(Signed) F. ELTON.

Inclosure in No. 228.

*Extract from the "Bulletin Official," Mozambique, of January 9, 1875.*

(Translation.)

THE individuals in our Colonies passing by the Decree, with the force of law, of 25th February, 1869, from the condition of slaves to Libertos, enter on 29th day of April, 1878, into the enjoyment of full civil rights guaranteed by the "Carta Constitucional" of the Kingdom. His Majesty the King orders his Secretary of State for the Marine and Colonies to announce to the Governors of Colonies that the power of introducing Libertos into the Provinces of Africa, conceded by Article No. 2 of the Decree, with force of law, of 10th December, 1836, and Article No. 4 of the Decree, with force of law, of 14th December, 1854, is constricted to the condition of service of the same Libertos. Nothing further can be exacted from them from the said 29th day of April, 1878, on which the servile condition in all the provinces of the Monarchy shall cease.

(Signed) SA DA BANDEIRA.

*The Palace, October 25, 1870.*

No. 229.

*Consul Elton to the Earl of Derby.—(Received November 15.)**On board Royal Mail Steamer "Zulu," off Inhambane,  
October 14, 1875.*

My Lord,

I HAVE the honour to report that the Union Steam Ship Company's Royal Mail-steamers, under arrangement with the British India Steam Navigation Company (who have contracted for a costal service with the Portuguese Government), have this month commenced to touch at the ports of Quillimane, Inhambane, and Delagoa Bay, and will continue to do so, both on their upward and downward voyages between Natal and Zanzibar, and I have taken the opportunity of the inauguration of this new service to visit Inhambane, Delagoa Bay, and the southern division of my district, on board the steamer "Zulu."

I have, &c.  
(Signed) F. ELTON.

No. 230.

*Mr. Lister to Consul Elton.*

Sir,

*Foreign Office, December 2, 1875.*

I AM directed by the Earl of Derby to inform you that his Lordship has read with interest the Slave Trade Report contained in your despatch of the 13th of September last, and that your proceedings, as therein set forth, are approved by Her Majesty's Government.

I am, &c.  
(Signed) T. V. LISTER.

No. 231.

*Mr. Lister to Consul Elton.*

Sir,

*Foreign Office, December 2, 1875.*

IN reply to your despatch of the 15th September last, I am directed by the Earl of Derby to inform you that for the present his Lordship is of opinion that it is advisable that you should confine your labours to the coast of Mozambique, and that when further experience shall have been gained, the expediency of opening up a new route into the unexplored regions of the interior will be duly considered.

I am, &c.  
(Signed) T. V. LISTER.

No. 232.

*Mr. Lister to Consul Elton.*

Sir,

*Foreign Office, December 4, 1875.*

I AM directed by the Earl of Derby to convey to you his Lordship's approval of your having visited Inhambane, Delagoa Bay, and the southern division of your Consular district, under the circumstances reported in your despatch of the 14th October last.

I am, &c.  
(Signed) T. V. LISTER.

No. 233.

*Consul Elton to the Earl of Derby.—(Received December 13.)*

My Lord,

*Lourenço Marques, October 25, 1875.*

IN continuation of my despatch of the 13th September, I beg to continue my relation of matters in connection with Slave Trade that have transpired subsequently to the capture of the Moma dhow. I then reported:—



On the arrival of the Union Company's Royal Mail-steamer "Zulu," on 10th October, I received a despatch from Dr. Kirk, forwarding a Decree in the Vice-Admiralty Court against the "Moma" dhow captured by Her Majesty's ship "Thetis," which was condemned as having 241 slaves on board, and informing me that the four principal men concerned, including Hamis, the owner of the dhow, were sent down as passengers in the steamer, in order that I might take steps to have them legally arrested and brought under Portuguese jurisdiction. I therefore proceeded on board the Royal Mail steam-ship "Zulu," and denounced these men, mentioned by name in the margin,\* before they had time to leave the steamer, to Captain Bacillar, the Governor-General's Aide-de-camp, who at once caused them to be arrested in Portuguese waters, accused of slave-dealing in Portuguese territory; and on the following day, Monday, 11th instant, in a formal note to the Governor-General, I inclosed a copy of Dr. Kirk's despatch to me regarding these men, together with a copy of the Decree of Condemnation in the Vice-Admiralty Court, and an account of their arrest by Captain Bacillar at my instance, on their leaving the ship's side, expressing my conviction that his Excellency would cause their prosecution in due order in the Portuguese Courts of Law.

By the steam-ship "Zulu," I further learnt that the "Flying Fish" was cruising on the west coast of Madagascar; that the "Thetis" would not return from the Seychelles before the 30th, and that it was not probable that the "Nassau" would arrive at my port before November; also that, under an arrangement made by the Union Company with the British-Indian Company, under contract with the Lisbon Government to establish a new mail service upon the coast, the "Zulu" was to call at Quillimane, Inhambane, and Delagoa Bay on her downward voyage. Hence, knowing the present inability of the Portuguese to act against the Slave Trade, and being myself without means at hand, I judged it expedient to take this opportunity of visiting the southern part of my district, to report by personal evidence upon the position of affairs there; and I was further induced in some measure to adopt this course by the presence of the Moma prisoners, whom it appeared desirable to leave entirely in the hands of Portuguese justice. I therefore wrote a note to the Secretary-General on the 10th, stating my intention of leaving the following day on the first voyage made by the "Zulu" to the coast ports, and to return to Mozambique by the 30th, and mentioned that I was glad this opportunity had presented itself, because my absence at the present juncture was a proof to the Governor-General that I did not consider there was any necessity for me to watch the trial of the Moma prisoners, now that they were within his jurisdiction.

On the 11th I called on the Governor-General before embarking at noon, and placed in his hands the formal note, with inclosures, previously alluded to, denouncing the Moma prisoners, when his Excellency declared his intention of instructing a Government prosecution of the slave dealers without delay, and took occasion to reassure me of his anxiety to stamp out the Madagascar Slave Trade were sufficient means placed at his disposal.

The 241 slaves taken on board the "Moma" dhow by Her Majesty's ship "Thetis" were, as your Lordship has doubtless been informed from Zanzibar, taken to the mission at Mombaseh, and Captain Ward reports that the vessel was actually concealed in one of the many creeks of the river during our examination of its branches. As I anticipated, the dealers were old hands at the business, accustomed to bide their time, and put into such rivers as the Moma, Iredeni, Mariangoma, Umkupi, &c., where the Chief—in this instance—Moussa, receives head-money on each slave shipped, and contracts in most cases to supply the slaves as well—sending an armed party into the interior to hunt them out of the villages and drive them down to the coast. The profits made are immense, amounting to 400 per cent. on the outlay, and in some cases to even more!

I trust by the next mail to be able to report on the trial of the Moma prisoners.

No. 234.

*Consul Elton to the Earl of Derby.—(Received December 13.)*

My Lord, *Mozambique, November 1, 1875.*

ON my return yesterday afternoon from Delagoa Bay I heard that the launch of Her Majesty's ship "Thetis," under Lieutenant Walter's command, whilst cruising for the suppression of the Slave Trade during the absence of the "Thetis," which had proceeded to Zanzibar to land the 241 slaves taken from the "Moma" dhow, had been

\* Saeed Saleh, Babi Baloo, Hamis, Abderah.

fired upon by the Sakalavas at Mosumbalava, a village south of Cape St. Andrew, on the Madagascar coast.

One of the men in the launch was badly wounded, but is recovering. As soon as the boat's crew could get their arms out and load the gun, they stood in to the bank of the river, and killed ten Sakalavas with one volley, besides wounding several others.

Subsequently a joint expedition was arranged by the boats of Her Majesty's ships "Thetis" and "Flying Fish." The Sakalavas again opened fire first, and the first lieutenant of the "Flying Fish" had his sword-belt shot in two, but they were soon forced to retire in the face of a heavy fire. Captain Ward decided not to burn the village, "as it had been carefully prepared to be set on fire," and the boats returned to their ships the same evening.

The above information is derived from a private letter which was sent me by the steam-ship "Medina" from the "Thetis," written on the 20th October, and I therefore abstain from comment upon what is another proof, were further proof necessary, of the determination with which the cause of the Mozambique and Madagascar slave traders is sustained by those interested upon both sides of the Channel.

I have, &c.  
(Signed) F. ELTON.

## PORTUGAL. (*Consular*)—*Loanda*.

No. 235.

*Mr. Lister to Consul Hopkins.*

Sir,

*Foreign Office, May 28, 1875.*

I AM directed by the Earl of Derby to transmit to you a copy of a Law, dated the 29th ultimo,\* which has been issued by the Portuguese Government, declaring that one year after its publication in Portuguese colonies the condition of slavery specified in the Decree of the 25th of February, 1869, is to be considered abolished, and those to whom it refers are to be declared free; and I am to instruct you to furnish his Lordship with any observations you may have to offer on the state of the slave population in your Consular district, reporting at the same time the date of the publication of this Law.

I am, &c.  
(Signed) T. V. LISTER.

No. 236.

*Consul Hopkins to the Earl of Derby.—(Received September 18.)*

My Lord,

*Loanda, July 31, 1875.*

I HAVE the honour to acknowledge the receipt of a despatch under date of 28th May, 1875, inclosing me a copy of a Law dated the 29th of April, which had been issued by the Portuguese Government, declaring that one year after its publication in Portuguese colonies the condition of slavery specified in the Decree of the 25th February, 1869, would be considered abolished, and instructing me to inform your Lordship if this Decree had been published here, and the date of its publication, together with any remarks I may have to offer on the subject.

I have the honour to inform your Lordship that the Law in question was published in No. 29 of the "Boletim Oficial" of Loanda on the 17th of July, 1875.

\* Inclosure in No. 180.



I herewith inclose a translation of the supplement of No. 21 of the same official newspaper of the 26th May last.

A Committee had been appointed by his Excellency the Governor-General of Angola to take into consideration the question of establishing by law the manner in which native labour was to be obtained, and the minimum amount of remuneration that was to be paid, when the time came for the general emancipation.

I have inclosed a separate copy of the translation of the "Motion for the Regulation of Labour in the Province of Angola," written on half sheets of foolscap for convenience in printing, should such be contemplated; but I did not consider it necessary to send an extra copy of the long preamble of the Committee's letters to the Governor.

The scheme suggested seems good, and is one that I believe will work well, and be greatly to the benefit of the natives who have been slaves or libertos.

The news of the King's Decree of the 29th April was not received with any demonstrations of satisfaction or delight by the persons it most concerned, in fact, they are too apathetic to take notice, in some cases they were under the impression it was an attempt of the Government to deprive them of the protection of their masters, to whom they are generally much attached, being well treated.

Some of the old inhabitants of Loanda seem to fear that there may be a rising on the part of the people when they are really freed; but I doubt this; I am under the impression things will go on much as at present, except these poor creatures will really be free men, and not under the absolute power of any of their fellow-men, to be sold or bartered like dumb cattle, and they will soon begin to feel and appreciate the blessings of liberty.

I have, &c.

(Signed) DAVID HOPKINS.

---

Inclosure in No. 236.

*Extract from the "Boletim Official" of May 26, 1875.*

---

(Translation.) Committee for the Regulation of Labour.

Sir, THE Committee appointed by Order of your Excellency of the 3rd of September, 1873, modified on the 12th of January ultimo, and ordered to present a Regulation for Labour in this Province, bearing in mind the necessity of giving freedom to the slaves, comes now respectfully to lay before you the result of their deliberations.

The better to fulfil its mission, the Committee proposes to embody in this Report, for the consideration of your Excellency, the chief reasons and the foundations upon which it has based the Regulation of Labour it now has the honour to offer.

The solution of the problem upon which depends the emancipation of the negroes and the organization of labour is, like the evil itself, complex in its elements and varied in its forms.

The better to appreciate the difficulty of this solution, we need only to glance at its thousand different phases presented to us in history, the facts which daily appear before us in such varied forms, and, finally, the evils which, reproduced from generation to generation, are yet aggravated by ignorance and fanaticism, and the inveterate practice of a hundred absurd habits and customs, stamp at once the African people a singular and peculiar race of beings.

It is, therefore, absolutely necessary to separate the elements of the problem, and consider their different parts separately, submitting them to a rigorous analysis, that we may be guided by justice and the laws of social economy in calculating the requisite solution.

In the march of modern society, two very prominent currents are visible, that of liberal principles, and the conservative—the one undermining the foundation of the old system, and the other attempting to destroy and overthrow the brilliant conquests and reforms of the nineteenth century.

Slavery, with all its traditions, the power and interest of its abettors, protects, sustains, and directs the great and powerful reaction against the victories of the liberal and philosophical doctrines that aim at the freedom of man, elevate personal dignity, and establish in the midst of modern society that wonderful harmony which we observe in nature.

It is, therefore, not to be wondered that invested interests should become alarmed,



and attempt to rise against the overwhelming wave of progress and principles that mark the new era in the broad road of human advancement.

No well organized society could long remain indifferent to the struggles of any class of beings, suffering all sorts of misfortunes and imaginable tortures; it could not witness with indifference the cries and pleadings of this numerous and unfortunate class of beings that a superior power might deliver them with a generous hand from a life of ignominy and social martyrdom, to which they seemed to have been condemned perpetually.

Let us for a few moments draw our attention and fix our ideas, thoughts, and feelings upon one of the deepest and most painful sores of all society, as old and as primitive as the human race, to which history tells us it has always attached itself. We refer to slavery and its miserable belongings; its weakness and failings, sickness and misery, abandonment and prostration, hunger and nudity, indigence and misery, and too often accompanied by repulsive vices and horrid crimes. The history of slavery is a poem of eternal tears, an elegy of sufferings, a drama of murder and crimes. Written in all languages, it was acted all over the world, while every nation of the globe observed with repugnance and tears this repugnant spectacle.

In this lamentable poem, this illiad of sufferings, almost every colonial nation blushes at a dark page which it attempts to destroy or conceal.

Society formerly looked upon the slave in a manner that the very pen hesitates to describe; they were not considered or classified within the pale of society. Besides which there were many employed in cruel, infamous, and the meanest kind of work; slaves were held in equality with the brute creation, as many are still this day, though baptized under the deceitful epithet of freedmen; they were equally bought and transferred, like any other goods or commodity, like the freedmen of the present day; notwithstanding all the laws and efforts of the existing authorities, they were deprived of their natural and civil rights, and obliged to do work of the most violent description; known only by their masters' names, without protection against insult, without rest or remuneration for labour, never enjoying the least compassion, and punished in the severest manner for the most trifling offence.

In this manner it is very evident that this unfortunate race would always be looked upon as inferior to freemen.

This powerful subjection influenced the moral character of the slaves, producing within themselves a loathing and disgust of their very class, a want of dignity, and complete prostration of their own energies.

It is not to be wondered, therefore, that the slaves placed no confidence either in the promises or justice of men. Seeing their rights completely set aside, they became negligent, false, deceitful, unfaithful, and treacherous, bearing all sorts of rancour against their tormentors, as a natural consequence of the injustice, violence, and torture endured at their hands.

Men and women, herded together in the same pens, led a life of sensual brutality. Without any family, or under the constant fear of its prostitution at any moment, or tortured or extinguished from caprice or fancy of their masters, the slaves did not possess that powerful talisman, the germ of all virtue, that gives us courage and power to work, relief in our troubles, comfort and resignation in adversity, belief and hope in the future, benevolence and happiness to the mind, giving us new life and vigour, in the hope of an apparent resurrection, which we call our descendants, as a contemporary writer so truly said in a note on the *Riches of Ovid*.

Slavery did not actuate alone on the slave, enervating his powers and perverting his ideas, but threw its influence likewise on the masters, creating mean and sordid passions and all their accompanying vices. The habit of exercising unrestrained influence over men generated a domineering spirit, which was fanned by all the proud, haughty, and egoistical inclinations of our natures.

The extreme profligacy of former society, and of many still in our days, is attributable to the same cause. The temptation caused by the daily contact with women destitute of modesty or protection, leads to vice with an almost irresistible impulse, when the domestic circle, personal dignity, and very often public duties are all sacrificed to the abuse of inordinate passions and appetites, and all their legitimate consequences of depravity.

The right of absolute property which the masters held over the slaves, contributed most powerfully to awaken instincts of depravity and cruelty. The explanation is easily traced as the means of holding the slaves in ignorance and misery, working without recompense or family, and under the most complete subjection.

Every one is familiar with the different attempts on the part of the slaves to gain

their liberty; and how these attempts on the part of the captives to regain liberty and their families were completely frustrated.

It was only by the slow but powerful influence of civilisation, the ideas of progress and advancement, and the sentiments of humanity, that this detestable bane of society was first modified, and finally destroyed.

In the present day, all civilised nations are perfectly aware that the general feeling of progress and advancement, and the sentiment of justice, will never endorse any act of degradation, resulting in the bondage of men reduced by tyranny and oppression to the condition of inanimate objects, destitute of feeling or sentiment.

History has registered on its golden pages this glorious conquest of modern civilisation. The entire human race, the whole civilized family of all nations and colours, the legislators of all the world, the very legislator of all the universe, amid the clash of arms and the conflict of ideas, all religions and creeds, throughout all political, social, and economical systems, even between the most bitter enemies, they all fraternise and agree upon this one point, lay down their arms and legislate conjointly. All join to combat the evil that destroys and lays waste all societies, to exterminate the plague that seemed unconquerable, notwithstanding all humanity seemed to be engaged in the effort.

The victory, if it be possible, as we sincerely hope it may be, will belong to those who fight for justice and right, and who appeal to the spirit, the laws, and the measures dictated by sound principles of political economy.

Meanwhile, until we are enabled to break asunder the fetters which still weigh down reason and conscience, and the freewill of the natives, which come from the interior to avoid certain death, we must limit our endeavours to the bettering of their condition as much as possible; not that they run any risk of dying for the want of food, but that they are famishing for instruction, completely destitute of all idea of noble, generous, or elevated feelings; they are completely miserable, because the community in which they live allows them no rights whatever, and only repulses them as a mean and despicable race of beings; miserable from the traditional vices and crimes in which they live, and which they have inherited from generation to generation, and which is continued and encouraged by the very contact with society; they are truly miserable from being completely destitute of all intelligence, and the spirit of right or wrong, without one ray of light to reflect on the mind the image of personal dignity; miserable because the inadequacy of our laws, affords them no protection against the violence and abuse to which they are exposed; truly miserable, for they are the pariahs of society, bound only to work, mere labouring machines, employed for the benefit of others, and held as goods or chattels, sold or transferred at the will or caprice of their owners.

The above outline is not less true than revolting.

But unfortunately, not only here and in the present day, but in all times past and in all countries, not only invested interests, but established privileges and abuses, always look upon all new ideas that point to social progress or an assumption of liberty, as a violation of justice or infringement of rights.

The periods of transition are always troubled. When old or useless institutions are overthrown; when prejudicial and inveterate abuses are destroyed; when invested interests, leading a sluggish life of contentment are attacked; when, in a word, important and radical reforms are carried out, it is very difficult, if not impossible, to avoid jarring, convulsions, and collisions, which very often have the appearance of outbreak and disorder.

Whatever exists, even if it has no right to do so, the moment the hand of reform or order touches or overthrows it, at once shouts, complains, and protests; considers itself unapproachable, inviolable, and at once complains against the innovating reform, protests with convulsions of rage, or in tears of distress that we are on the brink of an abyss, are falling into anarchy, or are coming to the end of the world. But the tempest calms down, the horizon clears up, the atmosphere is purified, and harmony is restored, confusion disappears, if ever there was any, and the troubles of transition are fully compensated by solid and lasting benefits.

One of our deepest thinkers and most talented man of our day, Latino Coelho, said, in his beautiful style, which all admire, that all new ideas have three periods. In its first period, it is sacrilege; when it undergoes persecution and martyrdom. The second period, is of philosophy; the period of violent argument and discussion. The third period, is that of institution; the period of triumph and realization. All the grand conceptions of mankind, whether of science or of art, belonging to the mind or to the historical occurrences of the world, have undergone these phases above-mentioned.

The greatest revolution presented to us by history, in a social point of view, is



certainly that of Christianity; a revolution without soldiers or arms; revolution of love and gentleness, of peace and liberty.

And history tells us that, when the Apostles of Christianity preached the new ideas, the wealthy pagans, the egotists and the privileged classes of all denominations, denounced the new creed as a superstition.

The pagans looked on the preaching of Christianity, as a destruction of the former social order in a life of corruption.\* The Jews looked upon it as a final judgment for the iniquities, abuses, and corruption of a degenerate people.

And as Christianity triumphed so will this idea of emancipation.

Human slavery was honoured and defended in ancient times by the most eminent philosophers. The doctrine of the equality of man, held against slavery, was at first an utopia of the philosophers, it was afterwards a crusade of all generous and liberal minds, and is now an established truth of all institutions.

Therefore, we see nothing in it but what all enlightened ideas might and should have anticipated.

There exists no argument that can justify the many and varied apprehensions which are heard about this emancipation; these fears and apprehensions are doubtless true and sincere in many cases, but in others they serve only to spread discord and confusion among those who would sincerely do their utmost towards emancipation.

Other nations of the world, other Colonies, underwent similar trials and crisis and came out victorious from their difficulties, conquering all obstacles and establishing a perfect equilibrium. Similar doubts and fears were manifested when the ignominious Slave Trade was prohibited, and yet the beneficial result of that abolition, which was the first step towards emancipation, was at once perceived.

It is since that period that our African colonies have begun to prosper and flourish on the road of civilization and progress, though with tardy and timid steps in consequence of the violence of the commotion.

We can safely affirm that the same will now occur if both Government and private energy will, with united efforts, smooth the difficulties in this transition of liberty and emancipation.

We are convinced that all parties who will not, through obstinacy, permit their interests or caprice to clash against the logical and natural tendencies of this social reform, will accept its liberal principles, and readily contribute with their good will and labour in the good cause.

It is alleged that the emancipation of this class of slaves will cause a scarcity of hands for labour.

We would say that this argument is one of the most trivial and insignificant that can be adduced in favour of that useless abortion called forced labour, and which is nothing else but slavery.

What reason is there to affirm that free labour is impossible in the aborigines, if it has not yet been tried? Can any one say that work is impossible so long as the produce or compensation reverts in favour of those who render the service? but that it now is so, when the payments go to the pockets of the masters, who are, with few exceptions, the human vampires of their slaves.

Reason and common sense advise us to hope that experience will justify our favourable opinion on this doctrine.

Social truths are not like geometrical facts, reflection alone is not always sufficient to establish them, neither can they be established by theoretical considerations. It is by time alone that they can be justified and confirmed.

Meanwhile, as a guarantee to what we say, and say it from deep conviction, we could refer to hundreds of examples in other countries which are mentioned in a letter which the honourable Member of this Committee received from one of the most prominent names of our modern history, the noble Marquis of Sa da Bandeira, the man who has rendered more services than any one to the cause of liberty, and whose brave sword has ever been one of the most solid supports of the nation.

Were it necessary to adduce further arguments, we would say that legislation should ever bear in mind the good and welfare of the greatest number, that is, the principle of benefit and utility to the greatest number.

If the forced labour of the slaves was distributed in the proportion of one slave to each master, there might be some cause to hesitate before weighing in the scales of justice the advantages of some and the disadvantages of others. It would then be possible that the benefit effected might be equal, or a trifle superior to the evil sustained.

But this is not the case.



The condition of the slaves, notwithstanding the laws regulating the rights and duties of that class\* is the part belonging to the greatest number. One master very often counts his slaves like his herds of cattle, by the tens and hundreds. The advantages and interests are on the side of one party alone, the disadvantages on that of the greater number. Even if the evil were not very large it is evident that the great numbers would make it enormous—immense—and by far too much so to make it possible to continue. Setting aside other considerations, there would be no room for a moment's hesitation between the loss to the master from emancipation of his slaves, and the incalculable benefit resulting to them.

There is still another consideration, that free labour is more productive than that of the bondman or slave. It is well understood that violence and fear of punishment are very unfavourable conditions to produce a full yield from the labour of any workman whatever.

Two well-known circumstances contribute very materially to diminish the profits of forced labour—the want of stimulus derived from the want of individual recompense, and the want of guarantee and security. We would also add, the constant hesitation on the part of the slaves that do not work for themselves to show the full extent of their abilities, but always to do less than they can do. Emancipation would certainly be a dead loss to many masters of so much of their property, but the work produced by the freemen would certainly be superior to what they now do, and would revert in their favour, and to the benefit of society.

To provide for the want of hands, so much complained of by agriculturists and artists, we would mention the system adopted in various countries and in foreign Colonies with complete success.

In North and South America, where forced labour has long ago ceased to exist, emigration has been considered the best means of resolving the question of forced labour.

The United States of America and Brazil owe their immense prosperity to foreign emigration. The Governments of both these countries have protected the importation of emigrants, assisting all such undertakings, encouraging the formation of companies for that purpose, advancing large sums for that purpose, and attracting emigrants by every means.

The labour of man, when properly applied and directed, unfolds and develops the natural riches of the earth. In North and South America labour and intelligence, assisted by a constantly-increasing emigration from abroad, have worked wonders of industry, to the astonishment of all the nations of Europe.

Some economists would oppose foreign emigration, from the diplomatic complications to which it gives occasion, an example of which we had lately in the province of Pará. But this very case, which might have had very serious consequences to the Portuguese Government, and the Portuguese Colony established there, should serve as a lesson to us.

As long as there exists a fatal necessity of emigrating from the metropolis, it is but just and rational that public and private enterprise should employ it in favour of our African Colonies.

The formation of a Company destined to assist and to direct to this province the current of emigration, not only from the metropolis, but from different points on the African coast and from the wild bush of the interior, seems to us to be a measure of incalculable benefit and interest. The inhabitants of Krou, not very far from our province, have been tried with the best possible results, showing always a quiet and laborious disposition, sober and honest, and could be of the greatest service to us.

With respect to voluntary emigration from the interior, the Committee is divided in opinion as to the possibility or impossibility of its being carried out.

Some were of opinion that nothing had, as yet, been done to favour this emigration, and that considerable might be expected from the advancement and increased enlightenment of the province. Others were convinced that the introduction of negroes from the wild interior could only be effected by purchase, as slavery continues there in full operation.

The necessity of allowing the importation of the aborigines from the interior is generally recognized, as it is the habit and custom of these people from the remotest antiquity to transact these purchases with the wild Chiefs of the bush. It is affirmed that this is the only means of avoiding the barbarous murders and horrid slaughter of thousands of individuals, of which we have frequent examples in the Kingdom of

\* *Vide* Decrees of December 14, 1854, and July 24, 1856.

Dahomey, and which would be repeated in the interior if they had not a means of getting rid of what they consider as wizards, and very often criminals of imaginary offences.

Supposing it to be a case of necessity, it would be necessary to attenuate its effects, so that any such transaction, permitted or tolerated by law, should not be considered a renewal of the nefarious Slave Trade, the abolition of which was one of the most precious conquests of civilization and progress.

Upon this point the opinions of the Committee diverged considerably; some were of opinion that the purchase of negroes from the wild interior should be prohibited; on the foundation that such a transaction could never be legal on Portuguese territory, where every one is considered to be free.

Other members of the Committee were of opinion that these purchases or ransoms are indispensable, as a means of supplying a want of labourers for agriculture and for transporting goods; and considered this act as one of humanity, inasmuch as it saved the lives of human beings condemned to a certain death; and they would even see that to these liberators the means of drawing the best profit from these operations were guaranteed to them.

It was thus that in Rome they held the position of the captive whose life was spared by the conqueror as a spoil; or that of the freeman, who, when he sold himself, sold likewise all his rights and privileges.

In this manner the slave was the complete property of the master, and slavery considered a blessing, the offspring of progress, and a gigantic step on the road of civilization.

This doctrine, however well it might once have been accepted, would horrify all modern generations, if we were to pretend to revive it, re-establishing its baneful consequences.

The ransoms can only be accepted as a necessary evil; and, considered as such, we ought to do all in our power to destroy it by establishing the best possible terms of friendship with the Chiefs of the wild interior, and continuing them with peace and harmony with all the neighbouring tribes; creating and establishing reciprocal interests of commerce by means of contracts most scrupulously adhered to; and instilling into their minds the utmost horror and repugnance for slavery.

We know that the task is not an easy one, demanding both time and patience; but this is the only means of allowing the light of liberty and civilization to dispel the darkness of ignorance.

Meanwhile, all vestiges of slavery should disappear from these contracts, limiting the time of service to the shortest possible term; prohibiting their being transferable, and ceasing to exist with the death of the purchaser; and uniting, as much as possible, the reciprocal duties and obligations as between master and servant; and complete these wholesome precautions by a scrupulous fiscalization through the public authorities. The organization of this fiscalization by the public authorities is likewise necessary for the freemen; without this it would be impossible to organize any system of labour, due to the natural peculiarities of the African race.

With the exception of some few tribes in the interior, whose warlike tendencies keep them in constant hostilities, the inhabitants of the interior of Africa are peaceful, timid, extremely sober, and simple in their dress. These qualities of the African race conduce materially to their natural indolence and antipathy to all work. Then the natural fertility of the soil nearly dispenses with all need of labour; a provident nature supplies them with food and covering without any necessity of labour.

The natural tendency, therefore, is to lead a life of complete indolence. Modern society, however,—a well-organized society—does not consist, as some individuals say, in the equal position of indifferent beings, the co-existence of egotistical liberty, but represents the mutual assistance of all its component parts, the realization of the great and eternal law of mutual love and harmony which, before it was written in the sacred laws, had been engraved in the grand and sublime pages of humanity—Nature.

Fully convinced of this fact, we cannot comprehend the possibility of an indolent and useless liberty. In the same manner that we shudder at the monstrous tyranny that would condemn one man to become the property of another, in like manner reason and common sense warns us to avoid the other extreme.

To emancipate all the individuals called bondsmen, by giving free liberty without restrictions, would be the same as to emancipate a child, or to set at large all idiots and madmen; instead of benefiting them, it would be affording them the means of working their own ruin, by allowing individuals destitute of reason and common sense, in the innocence of their ignorance, to march to certain destruction.



Labour is the law of all mankind. The African race cannot be exempt of that general law.

The duty of labour seems at first sight to be a direct attack on individual liberty, which authorizes each one to dispose of his capabilities without restrictions, or without consulting any one else, on the condition alone of keeping within the bounds of the law. But we must confess that the African race is not in a position to enjoy this ample liberty, it ignores the duties and obligations which bind the citizens to each other, every man to his family, each family to society, and society to God.

A public guardianship is therefore absolutely necessary, directed by some single person or collective body, with moderation, but tending to awaken in the novices of liberty the love of labour, to moderate their impulses and stop their excesses, smooth down the asperities of their habits, and restrain the outbursts of their passions, and finally convince them that certain habits and customs, which they consider inoffensive, are absurd, inadmissible, and criminal.

The Committee discussed very fully the point whether the public guardianship should be exercised singly or collectively; the majority inclined to the formation of a board of supervision. Bearing in mind, however, the special circumstances of this province, where throughout the districts into which it is divided there is a decided deficiency of responsible parties of sufficient instruction and intelligence to whom this delicate duty could be intrusted, the Committee is of opinion that the province should be divided into a certain number of wards, according to the area of the districts, its agricultural and commercial importance, and the number of its population, and that a trustee should be appointed to each ward, invested with all necessary powers.

The Committee would suggest the convenience of appointing these trustees from the class of bachelors of law, with the privilege afterwards of entering the magistracy of the province, and receiving a salary proportionate to the responsibility of the office they hold.

If we consider the facility with which the master can aggravate the position of the bondmen by using excessive rigour and violence, very often exacting services beyond their powers, and punishing them severely when unable to comply; on the other hand, if we consider how difficult it is for the bondman or the apprentice to claim and obtain the protection of the law, and how awkward his domestic position becomes after the intervention of the guardian's authority, in case he should obtain a decision in his favour and against his master, we will the better comprehend the foundation of a great part of the measures adopted in the regulations.

We have only to refer to the measures relating to schooling and apprenticeship.

The duties referred to in these measures are founded on the same reasons that pointed to the absolute necessity of labour. If we knew of any other practical method of drawing an ignorant race of people into the practice of our habits and customs we would not hesitate in proposing it.

The system of forcing education is not a violation of individual liberty; from its beneficial results it has been adopted in many liberal countries of the world.

Unless rudimentary instruction is sown wide-cast among the natives, establishing schools and apprenticeships that will prepare them for the arts and trades, it cannot be expected that they will make any advancement on the road of civilisation, which is the duty of the home Government to lead them to.

The absolute necessity of instruction has become proverbial. Proclaiming the law of liberty and equality, and deny the knowledge of this sacred doctrine to all men, is a complete farce, a galling irony. To be publishing laws when the people cannot comprehend them, reminds us of the Roman despot who ordered his decrees to be placarded in such elevated positions that his vassals should be unable to read them.

Education is, without doubt, the most solid support of all societies, and the only means of regenerating them. We can comprehend ignorant absolutism, and only in that light can we comprehend it, said one of our most eminent and popular contemporary writers, in his work on national instruction. Liberty can only be admitted and understood as intelligent and educated.

Instruction has become an absolute necessity, and proclaimed as such in the civil and political codes of the civilized world; it is likewise a necessity, proclaimed by the laws of labour, by the philosophy of industry, and by the principles of political economy. This science teaches us that one of the most powerful agents of progress and advancement, and which has had the greatest influence on the machinery of society, is that of contracts; and contracts are unknown amongst an ignorant people unconscious of their rights and duties.

Teaching, education, and labour, are three institutions which, when working in



harmony with each other, will assuredly guarantee the liberty of this race of people; liberty, that word of magic influence which implies all the generous impulses of all that is noble and good, the recompense of all sacrifices, the reward of all struggles, the award of all sufferings.

Without these three institutions the natives will never be able to collect the fruit of this tree of paradise and fraternity; this veritable tree of good and evil, which throws its branches in all directions to tighten in its embrace the whole human race.

*Loanda, March 28, 1875.*

(Signed)

JOAQUIM GUEDES DE CARVALHO E MENEZES, *President of the Supreme Court and of this Committee.*

ANTONIO DO NASCIMENTO PIREIRA SAMPAIO, *Secretary-General.* (Signed with a separate declaration on his vote.)

DR. ALBERTO GUEDES COUTINHO GARRIDO, *Civil Governor of the District.* (With a declaration on his vote.)

ANTONIO IGNACIO D'ALMEIDA MARTINS, *Merchant.* (With a declaration on his vote.)

THIMOTEO PINHEIRO FALCAO, *Clergyman.*

MIGUEL DE SANT'ANNA PEREIRA E MELLO, *Treasurer of the Financial Department.*

JOAQUIM EUGENIO DE SALLES FERREIRA, *Professor of the Public School.* (With declaration on his vote.)

FRANCISCO JOSE DAS NEVES. (With declaration on his vote.)

ANTONIO FELIX MACHADO, *Merchant and Proprietor.*

INNOCENCIO MATTOSO DA CAMARA, *Mayor of the City of Loanda.* (With a declaration on his vote.)

FRANCISCO BARBOSA RODRIGUES, *Merchant and Proprietor.*

ALBERTO DE SOUZA LARCHER, *Delegate of the Attorney-General.* (With a declaration on his vote.)

ALFREDO AUGUSTO PEREIRA DE MELLO, *First Lieutenant of the Navy.*

CLAUDIO AUGUSTO CARNEIRO DE SOUZA E FARO, *Director of the Public Works.*

To his Excellency the Councillor Jose Baptista de Andrade,  
Governor-in-chief of this Province.

Sir,

During the deliberations of the Committee appointed to investigate the question of labour in this province, such opposite opinions were ventilated that the minority have thought it proper to communicate to your Excellency the fundamental principles of their difference of opinion.

This simple report, unadorned by any flowers of rhetoric or elegance of style, is for the purpose only of explaining opinions that were not accepted; laying aside, of course, all considerations as to slavery, a point completely *hors de combat*; the subject of foreign or European emigration, and some other points ably discussed in the report preceding the proposed regulation, which is most ably elaborated both in spirit and language notwithstanding some members of the Committee denouncing some of its assertions as untrue or inexact.

1. One of the points in which some of the members of this report could not agree, is that referring to the means proposed for inducing emigration from the interior of the Province to our districts. Granted that the population of the province is not sufficient for the labour required, not only from their habits of indolence, but from their very few wants, and the limited extent of the province, and granted the difficulty of obtaining emigrants from abroad, the emigration that seems to recommend itself the most, from the facilities and political advantages that accompany it, is, without doubt, the people of the wild tribes of the interior bordering our provinces, and the people of the tribes under our jurisdiction.

Amongst the wild tribes of the interior, slavery is a law, an act of justice, a habit, a tradition, a necessity, a social fact of every day life.

But slavery which is being enforced every day as a punishment, and adopted as a means of ridding the State of troublesome prisoners and individuals, is also an every day fact, and the only corrective we can offer is to ransom all individuals in this position; an operation showing at once its economical, political, and moral advantages.

But to permit this emigration to be carried out by private parties, attracted by the thirst and greed of gain, seemed to the Committee a great mistake, as renewing the Slave Traffic in the interior.

For this reason it was proposed in the Committee that the privilege of importing the wild negroes from the interior should pertain exclusively to the State; for which reasons the conditions would be much easier with the natives; and importing these men as a collective body, and not as private interests, would be the better enabled to distribute these ransomed people to the most convenient localities, engaging them to the most liable and responsible parties who would offer the best guarantees, and could also watch more efficiently the observance of the contract on the part of the masters.

2. By an almost unanimous vote it was decided in the Committee that it was absolutely necessary to import natives from the bush, or wild interior, and rejecting the system proposed above, it was decided that any party might ransom slaves from the interior, who, in the condition of freemen, should serve the ransoming party for the term of, at least, five years.

By adopting this principle, it seemed to the majority of the members of the Committee present that, without exaggeration, all eventualities and consequences could be deduced from it.

And that no attempt was made to exaggerate is shown by the system of precautionary measures offered, regulating the relations between the ransomer and ransomed; all calculated to guarantee, on one side, permanent labour, the aim and object of ransoming, and on the other, the education and advancement of the ransomed party, the sole aim and purpose of the Government in admitting ransoms.

And we see no reason why, to encourage private parties, to stimulate individual enterprise, and to be enabled to effect the greatest number of ransoms annually, the rights and privileges of the ransoming party may not be transferred and inherited by his heirs, if he enjoys the rights and privileges of these services for five years?

Notwithstanding the apparent justice of the above remarks, the majority of the members present were of opinion that the motion for transmission of services, although limited to cases where the heir should himself exercise the right in the colony, and continue to employ the negroes in the same labour in which they had been engaged till then, could not be accepted or admitted.

But if the minor number of the Committee did not succeed in convincing the majority, they in like manner remained unconvinced, and the principal argument employed by the conquerors—that man was not a thing to be inherited—we consider fully answered in the argument, that man, in like manner, is not a thing to be acquired.

In reality, if the ransom purchased or acquired only the right to the services, it is that same right, and not the person of the negro that is transmitted by inheritance; if contrary to all truth, it is said that not the services but the person of the negro was bought in the ransom, then the objection raised to the transmission by inheritance throws to the ground and completely overthrows the system of ransoming, which is considered by all the Committee, as well as by all practical men, as an indispensable measure.

The fact is, that the duty of working for five years, as stated in the proposed regulation, far from constituting slavery, is in reality, the only means of accustoming the negro to the habits of labour and industry and to the necessities of civilization, without which man can never rise to anything.

The undersigned could not, therefore, comprehend why the right of transmission by inheritance of the services of the negroes should be denied, when the right to these services is acquired in the same manner as all other rights transmitted by inheritance.

Besides, the proposed regulation attacks directly the principle of the rights of property damaging the system of ransoming, as very few will be willing to employ capital to acquire a right which they can never transfer to their heirs, which is certainly prejudicial, as the Committee was certainly of opinion that the ransomed negroes were beneficial.

Then we must not forget that the life of the ransoming party becomes endangered from the moment that a number of wild uncivilized men, lately arrived from the bush, ascertain that the death of their importer is of the greatest benefit to them.

We are perfectly aware that they, by so doing, do not become exempt from labour, as they always remain under the vigilance of the public authorities; but by so doing they certainly would better their condition, otherwise the Committee would not have established that the obligation of labour ceases with the death of the ransomer.

3. There was one point which was not ventilated by the Committee, but which is



referred to in the report, and which seems to us to be of the greatest importance, that is, the convenience of liberating the bondmen now existing in the Colony, or of emancipating them at this present moment.

The Decree of the 14th of December, 1854, which created the class of bondmen, stipulated a term of ten years for their services.

On the 29th of April, 1858, it was arranged that slavery would cease to exist on the 29th of April, 1878, and the Decree of the 25th of February, 1869, changed the condition of the slaves into that of bondmen, stipulating that, in that condition, they should remain until the above 29th of April, 1878.

In virtue of these dispositions the Committee, in one of their first meetings, were unanimously of opinion that, in 1878, only those negroes that had been registered in 1868 (ten years previously), and those registered as slaves in 1855, would cease to be bondmen according to the Decree of the 29th of February, 1869.

Later, in the course of the discussion of the proposed regulation, no occasion presented itself to inquire into the opportune moment for emancipation, and the undersigned members of the Committee would not have reverted now to the subject if they did not see it mentioned in the report, and which on this point did not receive the approval of the majority of the Committee, as the undersigned are eight in number, and the Committee is composed of fourteen members.

Neither in the moral, nor in the economical condition of the Province can sufficient reason be found for shortening the time when all the bondmen (according to some), or when the major part (according to others), shall pass to the condition of perfectly free and emancipated negroes; and if the moral and economical condition of the Province do not recommend such a measure, its political condition certainly advises no one to think of such a thing.

The wild negro of the interior is completely ignorant of our habits and customs and our tactics and system of warfare, still they attempt to shake off the obedience due to us, and recruit into their hordes the greatest possible number they can of runaway bondmen; and although the greater part of these always return to us, still a large number remain, and these are in all cases, as every one knows, the most inveterate enemies that rise and war against us. This is the reason why, from the boundary districts of the Dembos, we are constantly receiving complaints of unjustifiable stampedes of bondmen, who are coaxed and deceived by people from the Dembos or their emissaries.

It is very visible from the above, especially as the Dembos persist in denying the obedience due to us, that the present occasion to emancipate bondmen is politically improper, for these insurgents will have greater facility to recruit people who, accustomed to live with us, will be the better enabled to assist them against us, while the law will be powerless to avoid their emigrating to that country, as the emancipated bondman will, undoubtedly, have the right of going wherever he pleases.

Besides, the present condition of our forces is not all favourable to the emancipation of bondmen. The insufficient number of our forces is still more insufficient for active service, as the corps cannot be made up or completed, and our forces are spread all over this extensive Province, as there are no forces in the districts besides the troops of the line.

In view of its military organization, the Province is not in a position, therefore, to admit of the immediate emancipation of the negroes, neither in an economical point of view, as the first measures to be adopted to prepare for the change, and to meet the effects of the crisis, are those now proposed in the regulation.

These considerations, which seem to us important, meet with no objections from the present state of the bondmen, and it is on this point that the undersigned disagree entirely with the report of the other members of the Committee.

If the bondman is not exactly what the legislator of 1854 would have him to be, he is far from deserving all the considerations applied to the horrors of slavery.

The law says that the bondman is a free man, with the duty, however, of serving a certain length of time, and to a certain extent he is as free as this duty will allow him to be.

To say that he enjoys no civil rights is to ignore completely the fact that there is not one bondman who has served for some time but what finds an opportunity, on days or hours of rest, to labour at his profession or occupation, the produce of which is always truly and religiously respected.

Many bondmen own or command the services of other bondmen, and some are even proprietors; and amid all the different complaints against different masters, there is not one against the withholding of the earnings of the negroes.



To compare the bondman of the present day with the slave of twenty years ago is a greater exaggeration than would be the drawing a parallel between the civilized European and the very bondman of the present day.

The slave could not own or possess anything, the bondman can own anything. To the first it was scarcely permitted to ask to be sold, while the bondman has the privilege of indemnifying his master, and becoming absolute master of his actions and labour, with the assistance of the laws and the intervention and favour of the State.

Notwithstanding the laws, the slave does not resemble the bondman, not only because their habits and customs are different, but because the authorities would not permit it; then the action of the law and the authorities, far from being null or of no force, as some persons would imply, has been vigorous and of the greatest advantage, as can be shown by the archives of different public departments, and especially that of the head Government of the Province, the Board of Protection of the Bondmen, of the Courts, and of the Town Council of Loanda.

The bondmen are not ill-treated. We are not in the habit of using ill-treatment, and besides being against the interests of the masters to ill-treat them, the authorities are very vigilant. It is not to be wondered that there should be exceptions to this rule; moral aberrations have, unfortunately, been met with since the days of Cain. There are exceptions, it is true; we all know it, unfortunately; but the ill-treatment of one or two negroes, the existence of one or two brutal masters are but the exceptions of the general rule and character.

Because a soldier murdered an officer a few days ago, because a similar example had occurred some time previous, it cannot be said that in Portugal the soldiers murder their officers.

These are the main points in which the undersigned differ with respect to the proposed regulation, and the report preceding it. It may be rather laconically drawn up owing to want of time, and to the idea that, from its very nature, it demanded simplicity in form and brevity of argument.

*Loanda, March 31, 1875.*

(Signed)

ANTONIO DO NASCIMENTO PEREIRA SAMPAIO, *Secretary of the Government, Member of Committee.*

ALBERTO DE SOUZA LARCHEK, *Delegate of the Attorney-General for the Crown.*

INNOCENCIO MATTOSO DA CAMARA, *President of the Municipal Chamber, and Proprietor.*

ANTONIO IGNACIO D'ALMEIDA MARTINS, *President of the Commercial Association.*

JOAQUIM EUGENIO DE SALLIS FERREIRA, *Professor of the High School, and Secretary of Committee.*

FRANCISCO JOSE DAS NEVES, *Member of the Provincial Council.*

ANTONIO FELIX MACHADO, *Merchant and Proprietor.*

DR. ALBERTO GUEDES COUTINHO GARRIDO, *Administrator of the District of Loanda.*

To his Excellency the Governor-General of Angola.

## *Motion for the Regulation of Labour in the Province of Angola.*

### Chapter I.—*Tutorage.*

Article 1. The following are under public tutorage or guardianship :—

1. The individuals declared to be free by the Decree of the 25th of February, 1869.
2. All individuals under bondage anterior or previous to the said Decree.
3. The persons mentioned in chapters 3, 4, 5, and 7 of the present regulation.

§ Only the following are not under public tutorage or guardianship :—

1. All individuals exercising any art or profession by which they gain their subsistence.

2. All individuals presenting diploma obtained in public schools or colleges.

Art. 2. Public tuition is exercised by magistrates appointed by the Crown, with judicial and administrative powers, which will be called guardians.

§ 1. The province will be divided into ten wards at least; and each ward will be under the control of a guardian.

§ 2. The boundaries of the wards, and the respective head or seat of each one, will be determined by special decree, having in view their area and population.

Art. 3. Appeal can be made from the decisions of the guardians to the Governor-General, and to the President of the Superior Court, according to the nature of the decision, whether administrative or judicial.

§ Only, when the decision of the guardian is against the indentured party, the guardian will send the brief to the superior authority to whom it may belong, to confirm or repeal.

Art. 4. The public tutorage referred to in the 1st article will exist during the term of the apprenticeship or agreement.

Art. 5. All individuals under public guardianship are obliged to work, with the privilege of stipulating the conditions, which, in price, can never be inferior to the annexed schedule.

§ Only, this regulation has no reference to the individuals mentioned in chapter 7.

## Chapter II.—*Agreements*.

Art. 6. All persons under the public guardianship are obliged to engage their services for the term of four years, divided into two or more periods, by means of two or more agreements.

§ 1. The term of each agreement cannot exceed two years.

§ 2. The agreements are made out in duplicate, one copy going to the master and one to the apprentice, after being registered and checked by the guardian.

§ 3. These agreements or engagements are perfectly free with regard to the choice of masters.

§ 4. All agreements for the term of two years are preferable to a minor term.

§ 5. In case of more agreements they will be renewed within fifteen days, in the manner stipulated in this article, under penalty of from eight to fifteen days labour in the public works, at a salary of 60 reis per day, with double the penalty continually in cases of repetition.

§ 6. The disposition of this article and its paragraphs does not refer to individuals mentioned in chapter 7.

Art. 7. Agreements can be made for :—

1. Tending labour alone.
2. Labour and agricultural interests.
3. Agricultural interests alone.
4. Serving in the province.
5. Serving in a different province.
6. Apprenticing in some art or profession.

Art. 8. All agreements mentioned in the preceding article, if not made in conformity with the 6th article and its paragraphs, are null and void, and punishable by law.

§ 1. Any one engaging one of these apprentices in contravention of this article will be punished with the fine of 10\$000 reis for the first time, and doubling the amount for each repetition.

§ 2. If the engagement be for another province the fine for each apprentice will be 50\$000 reis not being duly apprenticed.

§ 3. These fines will be received or executed by the administration of the district.

§ 4. These fines will be distributed in benefit of the apprentices.

Art. 9. The agreements can be made for salary only, or for salary, food, and dress.

Art. 10. The contract drawn up must stipulate very clearly all the conditions, specifying the amount of salary, and if the master is bound to supply food and dress, the labouring days, and the working hours of each day.

Art. 11. In agreements for the letting or hiring of lands, should they include services or labour, they cannot be stipulated for more than two-thirds of the day, or sixteen hours in every twenty-four; neither can they exceed the term of four years, nor stipulate a fixed price or time for the sale of the produce.

§ Only, whenever the landlord is the exclusive purchaser, and there should be any difficulty about the price, the price at the Town Hall, or of the Committee of the Municipal Chambers, must be adopted.

Art. 12. The term of the agreements made according to Article 6 will be considered prorogued, unless revoked in the manner stipulated in this Regulation.

§ Only, this Article does not affect the one in Chapter 3, respecting the class of carriers.



Art. 13. The contracts or agreements cannot be annulled or set aside without the guardian being heard and consulted.

Art. 14. Either party having just cause to set aside a contract will first petition the guardian, who will then examine the cause for the repeal.

Art. 15. It will be considered a just cause on the part of the apprentice when arising from—

1. A want of execution of the legal obligations, to the extent of making it difficult to continue together.

2. The non-execution on the part of the master of his obligations towards the apprentice.

3. Illness and incapacity on the part of the apprentice, disqualifying him for labour.

4. Change of residence of the master to any place not convenient to the apprentice, or the decease of the master.

5. Punishment or ill-treatment of the apprentice by the master.

Art. 16. On the part of the masters it will be considered a just cause when—

1. From incapacity of the apprentice for the services agreed upon.

2. The apprentice does not execute or observe the duties and conditions of the contract.

3. From the vices, sickness, or bad conduct of the apprentice.

4. From failure or want of means of the master.

Art. 17. The apprentice has right to his salary when the cause of the repeal of contract is not against him.

Art. 18. The apprentice who, in unobservance of Article 13 of this Regulation, abandons his master for one month, will lose the right to his salaries due including the time absent, which will be credited to the one newly agreed.

Art. 19. The apprentice that abandons, arbitrarily, his master from one to six months, shall serve, beyond the time agreed, double the time he was absent, losing all salary due and not paid.

Art. 20. The apprentice that abandons, in like manner, his master for more than six months will be considered a vagabond, and, as such, punished, agreeably with the 7th Chapter of the present Regulation.

§ Only, in case of absence of the apprentice the master is bound to give notice of the fact to the Chief of the District within fifteen days, under penalty of 5,000 reis fine, and the loss of the time, in the term of the contract, from the departure of the apprentice till the time of the notice given.

Art. 21. The master dismissing an apprentice without just cause for doing so, before the ending of the contract, and contrary to the disposition of Article 3, will be bound to pay to the apprentice the entire salary of the time wanting to complete the contract.

Art. 22. All the fines and penalties referred to in the present chapter will be adjudged agreeably with Article 104.

### Chapter III.—*Class of Carriers.*

Art. 23. Carriers will be permitted to refuse agreements for the time stipulated in this Regulation, and accept daily services or for shorter terms.

§ 1. This class will be organized in companies, and divided into districts, under a head or chief, appointed by the administrator of the district.

§ 2. Persons belonging to this class will be duly registered in a special book by the Administrator of the district, who will register their names, ages, where born and special mark or sign, and will wear a medal with a number, which will be given them by the said Administrator.

Art. 24. Any carrier not showing his written register, or not using the medal given him, or having changed it, will pay a fine of 500 reis, doubling the amount in case of repetition.

§. Only, in case of being unable to pay the fine, he will be condemned to the public works for ten days, earning 60 reis per day; in case of repetition the fine will be double.

Art. 25. Any carrier duly registered refusing to do the work of his profession for the payment marked in the competent schedule, will be liable to the same penalty of the above paragraph.

Art. 26. Any carrier in the habit of refusing to serve, without a justified motive, will be considered a vagabond, and punished as such, agreeably with the 7th Chapter of this Regulation.



Art. 27. The service of the carrier consists of the carrying of maxillas (the "sedan" of the country), carry loads, and all similar services.

Art. 28. The carrier engaged for any service cannot abandon it without concluding it, unless just cause be shown, under penalty of losing the stipulated payment.

Art. 29. The number of carriers will be determined by the amount of labour required in the locality.

Art. 30. Any carrier making an agreement by the month must give notice of it to the head man or chief who will advise the administration of the district.

§. Only, the carrier thus engaged must get a certificate from his master, registered in the administration of the district.

Art. 31. In case of death or absence of any of the carriers, their chief will give notice of it to the administration of the district.

Art. 32. All agreements with carriers will be subject to the terms and dispositions of this Regulation with respect to the rescissions and penalties.

Art. 33. If the carriers are engaged as couriers out of the city, their services will be regulated by the 1,410th and following Articles of the Portuguese Civil Code.

#### Chapter IV.—*Contracts out of the Province.*

Art. 34. All contracts out of the province will be liable, in substance, to the conditions already established.

Art. 35. These contracts can be made by the masters or landlords, and by the agents or brokers appointed or authorized for this purpose by the Provincial Government, on giving security.

§. Only, the contracts referred to in this Article will be celebrated with the formalities already established, the agents giving notice to the administration of the district and to the Provincial Government of all such engagements.

Art. 36. The passage of the apprentices engaged out of the province, if not conducted by the official agents, can only be made in vessels under a security or deposit of 50\$000 reis per ton, with the responsibility on the vessel, the owner, and master.

Art. 37. The engaging agents must declare before the chief or head of the district the place or deposit from which they receive the apprentices before embarking them, that they may be inspected by the administrative authorities and health officers.

Art. 38. The guardian, together with the captain of the port and the health officer, will examine the accommodations, provisions, and water supply of the vessels, to ascertain that all are sufficient for the number of the engaged apprentices, and will stipulate the greatest number that the vessel can carry.

Art. 39. These contracts or engagements will be registered at the registrar's office or administration of the district, according as they may have been celebrated with apprentices or others.

Art. 40. On registering these contracts, according to the preceding Article, both the engaged and engagers must be present; those declaring, through the medium of sworn interpreters, if they are or not engaged of their own free will; when it will be shown to them that they are perfectly free citizens, and the spirit of the contract explained to them, together with their rights and duties.

§. Only, the interpreter that does not truly and faithfully execute the directions of the present Article will incur the penalties of the 242nd Article of the Penal Code.

Art. 41. After registering the contracts, the registrar or administrator of the district will take three authentic copies, delivering one to the engaging party, one to the engaged, and the third he will send to the chief authority of the district where the engaged party is going to serve, to be there duly registered.

§. Only, the contracts of the present Article shall state the period of the engagement, the conditions and the obligation of the engaging party to pay the passage of the engaged back to the province from which they were contracted, being petitioned within thirty days after the ending of the present contract.

Art. 42. It is expressly prohibited to contract for the services of people out of the province, under the conditions specified in the 5th chapter, Article 47, of this Regulation, before the conclusion of the term of the services for which they are engaged.

Art. 43. It is likewise prohibited to engage minors under 18 years of age, unless authorized by their fathers, mothers, or tutors.

§ 1. When the age is not known by documents the probable age will be taken.

§ 2. The guardian is the proper party to decide in this case.

Art. 44. No contract for service out of the province can exceed the term of five years.

Art. 45. Having concluded the term of the engagement or contract, the apprentices or contracted parties cannot be obliged to work as such, to satisfy even any debt that they may have contracted.

Art. 46. Any person attempting to evade the obligations of the present Chapter will be punished with the rigour of the 455th Article of the Penal Code.

Chapter V.—*On individuals coming from the interior not subject to the Crown.*

Art. 47. All individuals coming from the interior, not subject to the Crown where they were slaves to any part of the province, are considered free, with the duty, however, of engaging themselves for a term not exceeding to the person who ransomed them, and with a salary not inferior to that established in the schedule annexed to this Regulation.

§ 1. This agreement is not transferable.

§ 2. If the parties mentioned in the present Article are ransomed by the Government they will be under public guardianship, enjoying the benefit of the stipulations of Articles 1 and 2.

Art. 48. Every individual thus ransomed must be presented by the ransoming party to the guardian of the district where he is going to remain within the lapse of a fortnight after his or her arrival, and there registered in a special book, as determined in the 1st paragraph of the 6th Article declaring the amount for which he or she was ransomed.

§ 1. The price of the ransom will depend on the locality where it is carried out.

§ 2. In case of dispute on the price of the ransom, the amount will be stipulated by an arbiter appointed by the guardian and the ransomer.

§ 3. In case of not agreeing, the name of one of the parties indicated by both will be drawn by lot.

§ 4. The contravention of this Article is punishable with the loss of the right to the time of the services secured in Article 47.

Art. 49. The individuals ransomed according to this Chapter have the right of forestalling their services by indemnifying their creditor with the exact amount.

§ Only, if the ransomed individual, wishing to purchase his freedom, has served more than a year, the value of that year's service deducted from the price of the ransom, by paying only for the balance of the time.

Art. 50. Any person ransoming a negro can only abandon him by giving up all right to his services in the following cases:—

1st. By mutual accord with the ransomed party in the presence of the guardian.

2nd. From absolute want of means to fulfil the conditions of the contract.

Art. 51. At the end of five years' service, or in case of executing the 49th Article, the ransomed negro will be considered under the stipulations of this Regulation.

Art. 52. The tacit prorogation of the agreement established in the 12th Article has no application to the individuals included in the present chapter.

Article 53. The person receiving the services of ransomed individuals, is obliged to supply them with wholesome and abundant food, and decent and necessary dress.

Article 54. The stipulations of the 2nd Chapter are applicable to the ransomed negroes in every respect not provided in this Chapter, and not in contradiction with it.

Art. 55. All the stipulations of this and the preceding chapters bear reference to individuals of both sexes, except when inapplicable to either of the sexes.

Chapter VI.—*Instruction and Apprenticeship.*

Art. 56. All children and individuals between the ages of seven and fifteen, residing in the Province, are obliged to frequent the primary schools.

Art. 57. All fathers, tutors, and any persons residing in settlements where there are primary schools established, or within a kilometre of them, are obliged to send their children, wards, or others under their charge, to school, and to keep them there until their primary education is completed.

§ 1. This stipulation is alone inapplicable to those that show that their minors receive instruction at home or at private schools.

§ 2. To those who cannot easily dispense with the labour of their minors, the professor may, together or conjointly with the Administrator of the district, allow them to be sent to the primary school three times a week.

Art. 58. Anyone not observing the stipulations of the preceding Article will be first



admonished by the competent authorities, who will likewise intimate to them to send their children to school, advising them of the fine to which they expose themselves in case of disobedience.

Art. 59. For the observance of the 57th Article the professors of the primary schools, together with the respective clergyman of each parish, during the holidays of every year, will draw up a list of all the individuals between seven and fifteen years of age residing within the bounds of the school who are obliged to attend.

Art. 60. The enrolment to the primary schools, for the purpose of the 62nd Article, must be effected within the first fortnight of every year, notwithstanding that during any period of the year any scholars will be admitted on presentation.

Art. 61. The scholars cannot fail attending at school during the year, except from sickness or with permission of the professor, for more than twenty successive or intermediate days during the year.

§ The excuse of sickness is alone admissible when accompanied by a doctor's certificate or by the clergyman of the parish.

Art. 62. Anyone not sending their children to school will pay a fine of from 60 reis to 500 reis for every absence not justified.

Art. 63. The fines mentioned in the above article will be imposed by the head of the district.

§ 1. For that purpose the professor will send to that magistrate by the 8th of every month, a list of the scholars who have missed attendance, and the number of times.

§ 2. After the payment of the fine the mulcted party can appeal to the head Inspector of Public Instruction of the Province.

Art. 64. The amount of the fines will be deposited in the financial department of the Province, to be applied to the purchase of books for the schools.

Art. 65. No scholar will be exempted from attending school until he has successfully passed examination of primary classes.

Art. 66. Anyone employing more than 200 persons belonging to the public guardianship will be obliged to have a primary school, which will be visited at least once a year by the public guardian.

§ Only, the apprentices in the employ of the owner of the school are as liable to the fines for non-attendance as the owner for not enforcing it.

Art. 67. The Government will establish, as soon as possible, professional instruction in the Province, in agricultural, industrial, commercial, and artistic line or branches.

Art. 68. Until these schools are formed in the Province professional instruction will be given by indentures of apprenticeship made with the masters.

Art. 69. The indentures of apprenticeship will be made, on application or by a petition to the head of the district, where a special book will be kept for that purpose, and where the names and residences of all the contracting parties will be there registered.

§ Only, in both cases the spirit of the 8th, 9th, and 10th Articles will be observed.

Art. 70. The term of these indentures can never exceed a period of five years.

§ Only, the indenture, however, can be renewed agreeably with the 12th Article.

Art. 71. If before the lapse of the indenture the apprentice can prove that he is able to gain an honest living by exercising his art or profession, he will continue to work in the house where he was apprenticed, but in the capacity of workman or labourer until the expiration of the term of the indenture, but earning the regular salary stipulated for such work or labour.

Art. 72. The master or owner of the establishment, agreeably with articles 9 and 10, binds himself to:—

1. Pay to the apprentice the amount stipulated in the schedule annexed.

2. Maintain the apprentice with wholesome and abundant food, and supply him with decent dress, when under fifteen years of age.

3. Have him vaccinated as soon as possible; and, if a minor, to supply him with a doctor when required; and in case of death have him buried at his (the master's) expense.

Art. 73. No master or owner of an establishment will be permitted, at any time whatever, to transfer to another master his apprentice without the concurrence of the guardian.

Art. 74. In like manner no apprentice can abandon the service of the person with whom he contracted, excepting in the case provided for in the 14th and following articles of this regulation.



Article 75. Both the master and apprentice that discard their contract will be liable to the penalties of this regulation.

Art. 76. In case of the master or owner of an establishment, having apprentices, dying, his heirs or assigns holding the establishment will, within four days after the death, give notice of the same to the public guardian to be enabled to renew the contracts under the conditions already established.

Art. 77. These contracts of apprenticeship, in all other respects not mentioned in this Chapter, will be subject to the general rules established in the present Regulation.

#### Chapter VII.—*Vagrants and Vagabonds.*

Art. 78. Anyone not having a fixed residence, or means of subsistence, or a declared profession, or not show cause of *force majeure* going to justify his being under these circumstances, will be considered a vagrant.

Art. 79. Anyone not working at a trade or profession by which he gains his means of subsistence, and not being able to justify his position, will be considered a vagabond.

§ Only, all those individuals who should be subject to public guardianship, yet withal, are unable to show any contract for service or labour, according to this regulation, will be considered as vagrants and vagabonds, according to this and the preceding articles.

Art. 80. Anyone duly considered as vagrant or vagabond will be handed over to the administrative authorities to undergo the penalties imposed on him.

Art. 81. All vagrants and vagabonds will be subject to forced labour on the public works and establishments of the province for a period of at least two years, earning the salary stipulated in the annexed schedule.

§ 1. They may, however, at any time, contract with private parties for their services, under conditions established for these contracts, in which case they cease to labour on public works, the public authorities, however, continuing their vigilance upon them.

§ 2. Anyone classified as vagrant and vagabond contracting their services with any private parties, on returning to their former habits of idleness and vagrancy, will be obliged to labour at public works for the whole period for which they may be condemned as a penalty.

§ 3. In case of repetition he will be handed over to the superior authorities that he may be enlisted in one of the regiments of the line.

Art. 82. The contracting party referred to in the 1st paragraph of the preceding article, can at any time petition for the rescision of the contract on presenting the vagrant or vagabond to the competent public authorities that he may work out the remainder of the term on the public works.

Art. 83. If the vagrant or vagabond without a justified motive enter a residence or any outhouses belonging to it, or if discovered in disguise, or found to be the possessor of any object of value exceeding the sum of 5\$000 reis, he will be handed over to the competent magistrates for the application of the 258th article of the penal code.

Art. 84. The 260th and 263rd articles and their paragraphs of the penal code are applicable to the present regulations.

#### Chapter VIII.—*General Measures.*

Art. 85. The 328th and 329th articles of the penal code are fully applicable to the apprentices and other natives.

Art. 86. Masters can punish their apprentices only to the extent allowed by law to all heads of families, with regard to their servants and children.

Art. 87. Any one found intermeddling or tampering with apprentices, or tempting them to abandon their work, will be liable to the penalties imposed in Articles 266, 342, 343, and 344, and their paragraphs of the penal code.

Art. 88. All the public authorities to whom the observance and execution of the present regulation may concern, will, in case of neglecting or violating it, be immediately and severely punished with the penalty of the law.

Art. 89. The Central Government will appoint every year one or more inspectors, who will visit the different points of the province, for the purpose of seeing that these regulations are duly observed.

§. Only, these inspectors will be supplied with special instructions from the Government, and at the end of their visit will present a written report of their observations.

Art. 90. The head department of the Provincial Government will superintend over all the guardians as to the observance of these regulations.

Art. 91. In harmony with the preceding Article, the guardians will send to the head Government, every six months, a copy of all the contracts made during the preceding six months; as also a list of all the persons subject to public guardianship, a report of all the fines imposed, and of all the alterations and innovations made in the respective books.

Art. 92. The guardian's office must contain, besides the register of all official correspondence:—

- 1 Register of all individuals subject to public guardianship in that district.
- 1 Register of agreements with apprentices.
- 1 Register of carriers.
- 1 Register of agreements with ransomed natives from the interior.
- 1 Register of contracts in the province.
- 1 Register of securities.
- 1 Register of all minors from 7 to 15 years of age under public guardianship.
- 1 Register of indentures of apprenticeship.
- 1 Register of vagrants and vagabonds.
- 1 Register of fines and fees.
- 1 Register of offences and punishments.
- 1 Register of all disputes and decisions with apprentices.

Art. 93. All these books will be checked by the Secretary-General of the Government, and supplied by the Finance Department.

Art. 94. The registers of contracts, agreements, and securities, must always be signed by the guardian, but by the parties themselves when they can write, and by two witnesses.

Art. 95. The fines will be collected at the head of the district, in a special deposit, by means of orders made out by the guardian.

Art. 96. The action for the payment of the fines is summary.

Art. 97. The deposit of the fines will be held under three keys—the clergyman of the parish, and two persons appointed by the superior authority.

Art. 98. The amount of the fines will be applied for the benefit of the apprentices.

Art. 99. These amounts will be sent every three months to the head department of the Government, and from there deposited in the Department of finances.

§. Only, the spirit of this Article, however, will not hinder the three treasurers from disposing of the sums thus collected in objects for the benefit of the apprentices of their district, but with the approval of the General Government.

Art. 100. Half of the amount of the fees collected will be proportionately distributed among the employees of the district, agreeably with the 384th Article of the Administrative Code, and the other half will be deposited in the treasurer's hands, to be applied agreeably with the 98th Article above.

Art. 101. Every master, head workman, or contractor, is obliged to have a copy of this Regulation, duly registered by the local authorities.

Art. 102. The public guardians will furnish to the central department of the Government an annual report on this subject, proposing and fully explaining any alterations or modifications they may think convenient, on the present Regulation.

Art. 103. The public guardians are authorized to make domiciliary visits to the residences of the apprentices, and order them to appear before him once a year, without alleging cause, the better to carry out the dispositions of this Regulation.

Art. 104. The guardians, appointed agreeably with the 2nd Article, are the competent parties to judge and impose all the fines referred to in this regulation with respect to the apprentices.

Art. 105. The guardians referred to in this Regulation are batchelors of law, liable to be promoted to the magistracy, as well as the under magistrates of the Crown.

§. Only, the manner of their appointment, their salaries and promotions, will be duly established by special Decree.

Art. 106. Any public guardian who, from fraud or ill-will, does not execute the dispositions of the present Regulations, will, besides incurring the penalties imposed in the 88th Article, forfeit the privilege of exercising any public employment for fifteen years.

## District of Loanda.

## SCHEDULE No. 1.

Salaries of Individuals comprehended in Chapters I and III of this Regulation.

Servants or serving men, daily ration	..	..	..	..	..	Reis.
.. .. monthly salary	..	..	..	..	..	60
Carriers, by the month, daily ration	..	..	..	..	..	2\$000
.. .. monthly salary	..	..	..	..	..	60
Cooks, daily ration	..	..	..	..	..	2\$000
.. .. monthly salary	..	..	..	..	..	60
	..	..	..	..	..	4\$000

## Carriers of Maxillas within the limits of the City.

In the upper or lower city, for each fare	..	..	..	..	..	Reis.
From the upper to the lower, or <i>vice versa</i> , for each fare	..	..	..	..	..	60
Carriers, by the hour	..	..	..	..	..	90
Bricklayers, by the day	..	..	..	..	..	50
Carpenters, ditto	..	..	..	..	..	400
Pavior, ditto	..	..	..	..	..	500
Workman of any other trade, ditto	..	..	..	..	..	300
Minors, ditto	..	..	..	..	..	500
Assistants over 15 years of age, per day	..	..	..	..	..	45
	..	..	..	..	..	90

## SCHEDULE No. 2.

## Agricultural Labour with Grounds or Lands.

To men, per day	..	..	..	..	..	Reis.
.. .. per month	..	..	..	..	..	60
To women, per day	..	..	..	..	..	1\$500
.. .. per month	..	..	..	..	..	45
	..	..	..	..	..	1\$000

## SCHEDULE No. 3.

## Agricultural Labour without Lands.

To men, per day	..	..	..	..	..	Reis.
.. .. per month	..	..	..	..	..	100
To women, per day	..	..	..	..	..	2\$000
.. .. per month	..	..	..	..	..	90
To minors, per day	..	..	..	..	..	1\$600
.. .. per month	..	..	..	..	..	30
	..	..	..	..	..	1\$200

## SCHEDULE No. 4.

## For individuals mentioned in Chapter V.

Daily ration	..	..	..	..	..	Reis.
Per month	..	..	..	..	..	60
To be supplied with clothing twice a-year, and medicines and doctor when required.	..	..	..	..	..	500

## SCHEDULE No. 5.

## For individuals mentioned in Chapter VII.

Per day	..	..	..	..	..	Reis.
	..	..	..	..	..	45
To be supplied with clothing, medicines, and doctor.	..	..	..	..	..	

## SCHEDULE No. 6.

## On Apprentices.

Adults of 15 years of age, per day	..	..	..	..	..	Reis.
.. .. per month	..	..	..	..	..	60
	..	..	..	..	..	1\$500

Masters will be bound to supply to minors under 15 years of age food and dress, as also proper treatment in case of sickness.



*Cities of Benguella and Mossamedes.*

## SCHEDULE No. 7.

	Reis.
Carriers of litters, &c., ration, per day .. .. .	45
"    "    monthly salary .. .. .	1\$200
Servants or helps, daily ration .. .. .	45
"    "    monthly salary .. .. .	1\$000
Carpenters, shoemakers, tailors, smiths, tinkers, brass-beaters, and other similar trades, for every working day, besides their food .. .. .	200
Bricklayers, paviors, and similar trades, for every working day, besides food .. .. .	150
Workmen of inferior trades, as potters, cooks, &c., for every working day, besides their food .. .. .	50
Assistants over 15 years of age, a monthly salary, besides their food .. .. .	600
"    under 15 years of age, besides their food, a monthly salary of .. .. .	300

## SCHEDULE No. 8.

*Agricultural Labour.*

	Reis.
Without concession of land—	
To Men, besides the daily food, a monthly salary of .. .. .	600
Women, ditto, ditto .. .. .	480
Minors, from 10 to 15 years of age, ditto, ditto .. .. .	240
Minors of 10 years of age, food and dress.	
With concession of lands—	
One-half of the monthly salaries above.	

## SCHEDULE No. 9.

*To Ransomed individuals.*

	Reis.
Daily rations .. .. .	60
Monthly salary for the 1st and 2nd years .. .. .	300
"    "    3rd, 4th, and 5th years .. .. .	500

## SCHEDULE No. 10.

*Individuals included in Chapter VII.*

The same as Schedule No. 5.

## SCHEDULE No. 11.

*For Apprentices.*

	Reis.
Over 15 years of age, besides the food, a monthly salary of .. .. .	200
Under 15 years of age, food and clothing.	

NOTE.—In all localities subject to these Schedules, as well as in the districts of the interior, the maintenance of the apprentices may be made at the expense of the masters, doing away with the payment for daily rations.

*Districts of the South and East.*

## SCHEDULE No. 12.

*Porters and Carriers.*

	Reis.
Stipulated distances, each day .. .. .	300
In other respects the Schedules of the districts hold good. No load can exceed 96 lbs.	

BRAZIL. (*Consular*)—*Bahia.*

No. 237.

*Acting Consul Morgan to the Earl of Derby.—(Received February 11.)*

My Lord,

*Bahia, January 11, 1875.*

I HAVE the honour to transmit herewith the six-monthly Return of the prices of slaves in this city.

I have, &amp;c.

(Signed)

JOHN CHAS. MORGAN.

*Inclosure in No. 237.*

RETURN of the Prices of Slaves within the District of the Consulate of Bahia, at the respective times undermentioned.

Description.	For the Half-Year ending the 30th June, 1874.		For the Half-Year ending the 31st December, 1874.
	Currency.	Sterling.	
		£   £	
African—			
Males .. .. .	600\$000 to 900\$000	60 to 90	} Without alteration.
Females .. .. .	600 000    750 000	60    75	
Creole—			
Males .. .. .	600 000    750 000	60    75	
Females .. .. .	600 000    750 000	60    75	
Males with profession .. .. .	1,200 000	120	

(Signed)

JOHN CHAS. MORGAN, *Acting Consul.**British Consulate, Bahia, December 31, 1874.*

No. 238.

*Consul Morgan to the Earl of Derby.—(Received July 24.)*

My Lord.

*Bahia, June 30, 1875.*

I HAVE the honour to transmit herewith the six-monthly Return of the prices of slaves in this city.

I have, &amp;c.

(Signed)

JOHN MORGAN.

*Inclosure in No. 238.*

RETURN of the Prices of Slaves within the Consulate of Bahia at the respective times undermentioned.

Description.	For the Half-Year ending the 31st December, 1874.		For the Half-Year ending the 30th June, 1875.
	Currency.	Sterling.	
		£   £	
African—			
Males .. .. .	600\$000 to 900\$000	60 to 90	} Without alteration.
Females .. .. .	600 000    750 000	60    75	
Creole—			
Males .. .. .	600 000    750 000	60    75	
Females .. .. .	600 000    750 000	60    75	
Males with professions .. .. .	1,200 000	120	

N.B.—Although the late disastrous failures of banks at Rio de Janeiro has momentarily put a stop to purchases of slaves in the northern provinces, and the want of money has caused a temporary decline of one-fifth in the value of slaves, it is the general opinion that such a decline is not to be counted upon for any length of time.

(Signed)

JOHN MORGAN, *Her Majesty's Consul.**British Consulate, Bahia, June 30, 1875.*

## EGYPT.

---

No. 239.

*Major-General Stanton to the Earl of Derby.—(Received January 29.)*

(Extract.)

*Cairo, January 6, 1875.*

I HAVE the honour to forward herewith to your Lordship a despatch, with its inclosures, which I have received under flying seal from Her Majesty's Consul at Jeddah, relating to the existence of the Slave Trade in the Hedjaz and the Yemen, as well as the measures proposed by him for its suppression; and I beg to inform your Lordship that I have forwarded a copy of Captain Beyts' despatch to Her Majesty's Ambassador at Constantinople.

---

Inclosure 1 in No. 239.

*The Governor of Jeddah to Captain Beyts.*

(Translation.)

Sir,

*Jeddah, December 25, 1874.*

I DULY received your letter of the 24th instant, referring to the four slaves who sought liberation and protection from the British Government, requesting me likewise to conform to their desires, and transmit a copy of your letter to me to the Governor-General.

In pursuance with your wishes, I find the four slaves in question have good grounds for being dissatisfied with their masters, and in order to meet your wishes, I send to the Governor-General copy of your letter, with some of the slaves, whose masters reside at Mecca, and I have taken measures to ensure their being well treated.

I have, &c.

(Signed) GOVERNOR OF JEDDAH.

---

Inclosure 2 in No. 239.

*Captain Beyts to the Governor of Jeddah.*

(Translation.)

Excellency,

*Jeddah, December 24, 1874.*

I HAVE the honour to inform you that this day four slaves presented themselves before me, seeking the protection of Her Gracious Majesty the Queen of England, and requesting me to procure them their liberation from slavery. Upon questioning them I found they were owned by four different subjects of the Porte; I therefore send them to you, trusting that you will cause them to be liberated and well treated, in accordance with the existing Treaties on the subject between the Sublime Porte and the British Government.

I am sending a copy of this communication to Her Majesty's Consul-General for Egypt, for transmission to the English Ambassador at Constantinople, and I request your Excellency to send a similar copy to the Governor-General of Mecca.

I have, &c.

(Signed) G. BEYTS.

---



No. 240.

*Major-General Stanton to the Earl of Derby.—(Received December 13.)*

My Lord,

*Cairo, December 4, 1875.*

I HAVE the honour to report to your Lordship that during an interview with the Khedive this morning His Highness mentioned to me that he had received intimation of the death of Munzinger Pasha, who had advanced a considerable way from Tajourah towards the country of Shoa, with the view of entering into communication with Menelek, Prince of that territory, when he was treacherously murdered by the natives.

I am unable to inform your Lordship how far Munzinger Pasha had penetrated from the coast, but it is stated that at first he was well received by the inhabitants, and it is supposed that a Proclamation issued by him prohibiting the Slave Trade in that district was the cause of his death, Tajourah having been up to the present one of the principal places of export for slaves on that part of the African coast, and the country in the neighbourhood one of the principal strongholds of the slave dealers, and I gather from the Khedive's conversation that His Highness anticipates some difficulty in maintaining his authority at that port in consequence of his determination to prevent the export of slaves from Egyptian territory.

I have, &amp;c.

(Signed)

EDWD. STANTON

## FRANCE.

---

No. 241.

*The Earl of Derby to Lord Lyons.*

My Lord, *Foreign Office, January 9, 1875.*

I TRANSMIT herewith copies of reports from the Admiral commanding on the East Coast of Africa, and the Captain of Her Majesty's ship "Thetis,"\* now employed on that station, on the subject of a dhow under the French flag which was boarded by the boats of the "Thetis," and which there appears reason to suppose was engaged in the Slave Trade; and I have to request your Excellency to communicate the substance of these reports to the French Government with reference to the communications which have recently passed between the Duc Decazes and your Excellency on the same subject.

I am, &c.  
(Signed) DERBY.

---

No. 242.

*Lord Lyons to the Earl of Derby.—(Received January 16.)*

My Lord, *Paris, January 13, 1875.*

I HAVE the honour to inform your Lordship that I have this day addressed a note to the French Government in the terms of your Lordship's despatch of the 9th instant, relative to the abuses of the French flag by dhows engaged in the Slave Trade on the East Coast of Africa.

I have, &c.  
(Signed) LYONS.

---

No. 243.

*Lord Lyons to the Earl of Derby.—(Received February 6.)*

My Lord, *Paris, February 3, 1875.*

WITH reference to your Lordship's despatch of the 9th ultimo, and to my despatch of the 13th ultimo, I have the honour to inclose a copy of a note which I received last night from the Duc Decazes in answer to the note in which I made him acquainted with the suspicious circumstances under which a dhow, showing French colours, had been boarded by the boats of Her Majesty's ship "Thetis."

The note states that the facts have been communicated to the French Admiral on the Indo-Chinese station, and that fresh instructions have been sent to that officer to prevent the abuse of the French flag by native vessels.

I have, &c.  
(Signed) LYONS.

---

\* See "Slave Trade No. 1 (1875)," p. 138.

Inclosure in No. 243.

*The Duc Decazes to Lord Lyons.*

M. l'Ambassadeur,

Versailles, le 26 Janvier, 1875.

JE me suis empressé de porter à la connaissance de M. le Ministre de la Marine la lettre que vous m'avez fait l'honneur de m'écrire le 13 Janvier dernier, et à laquelle était joint un rapport de M. le Commandant de la frégate Anglaise la "Thetis." M. l'Amiral de Montaignac répondant à ma communication m'annonce qu'il s'est empressé d'adresser une copie de ce document à M. le Commandant-en-chef de notre division navale de l'Indo-Chine, et il a saisi cette occasion pour renouveler à M. le Contre-Amiral Duperré les instructions qui lui avaient déjà été transmises en vue de prévenir l'abus que font de notre pavillon les boutres Arabes pour se livrer impunément à la Traite des Noirs sur la Côte Orientale de l'Afrique.

Agréez, &c.  
(Signé) DECAZES.

No. 244.

*The Earl of Derby to Lord Lyons.*

My Lord,

Foreign Office, May 25, 1875.

I TRANSMIT to your Excellency herewith a copy of a despatch from Her Majesty's Consul-General at Zanzibar on the very satisfactory line of conduct adopted by M. Gaspary, the Acting French Consul at Zanzibar, in regard to the Slave Trade Suppression question;\* and I have to request your Excellency to express to the French Government the acknowledgments of that of Her Majesty's for the efficient assistance rendered by M. Gaspary in preventing the abuse of the French flag by native vessels engaged in the Slave Trade.

I am, &c.  
(Signed) DERBY.

No. 245.

*Lord Lyons to the Earl of Derby.—(Received May 29.)*

My Lord,

Paris, May 28, 1875.

I HAVE the honour to inclose a copy of a note in which, in execution of the instruction contained in your Lordship's despatch of the 25th instant, I have conveyed to the French Government the thanks of Her Majesty's Government for the efficient measures taken by M. de Gaspary, the officiating French Consul at Zanzibar, to prevent the abuse of the French flag by native vessels engaged in the Slave Trade.

I have, &c.  
(Signed) LYONS.

Inclosure in No. 245.

*Lord Lyons to the Duc Decazes.*

M. le Ministre,

Paris, May 28, 1875.

DR. KIRK, Her Majesty's Consul-General at Zanzibar, has informed Her Majesty's Principal Secretary of State for Foreign Affairs that the officiating French Consul at that place, M. de Gaspary, has acted in a remarkably energetic and judicious manner in regard to the suppression of the Slave Trade, and has strenuously exerted himself to prevent the abuse of the French flag by native vessels engaged in that trade.

I am directed to convey to the French Government the thanks of the Government of Her Majesty for the efficient assistance thus rendered by M. Gaspary to the endeavours to put an end to this infamous Traffic on the East Coast of Africa.

I have, &c.  
(Signed) LYONS.



No. 246.

*The Earl of Derby to Lord Lyons.*My Lord, Foreign Office, June 3, 1875.

I HAVE to express to your Excellency my approval of the note which, as reported in your Excellency's despatch of the 28th ultimo, you addressed to the French Government on the subject of the line of action taken by M. Gaspary at Zanzibar.

I am, &amp;c.

(Signed) DERBY.

No. 247.

*Lord Lyons to the Earl of Derby.—(Received June 16.)*My Lord, Paris, June 14, 1875.

WITH reference to your Lordship's despatch of the 25th ultimo, and to my despatch of the 28th ultimo, respecting the praiseworthy conduct of M. Gaspary, Acting French Consul at Zanzibar, I have the honour to inclose herewith to your Lordship copy of a note from the Duc Decazes, in which his Excellency, in reply to the note which I addressed to him on the 28th ultimo, expresses his gratification at the manner in which M. Gaspary's conduct, in matters connected with the suppression of the Slave Trade, has been appreciated by Her Majesty's Government.

I have, &amp;c.

(Signed) LYONS.

Inclosure in No. 247.

*The Duc Decazes to Lord Lyons.*M. l'Ambassadeur, Paris, le 12 Juin, 1875.

PAR la lettre qu'elle m'a fait l'honneur de m'écrire le 28 du mois dernier, votre Excellence m'a informé qu'elle était chargée de transmettre au Gouvernement Français les remerciements du Gouvernement de Sa Majesté Britannique, pour la part qu'avait prise, dans ces derniers temps, le Gérant du Consulat de France à Zanzibar à la répression de la Traite à bord de navires indigènes ayant usurpé le pavillon Français.

Il m'a été agréable, M. l'Ambassadeur, de recevoir ce témoignage du zèle avec lequel M. Gaspary s'acquitte de la mission qui lui a été confiée.

Agréez, &amp;c.

(Signé) DECAZES.

No. 248.

*The Earl of Derby to Lord Lyons.*My Lord, Foreign Office, July 5, 1875.

I TRANSMIT to your Excellency herewith an extract from a despatch from Her Majesty's Consul at Mozambique,\* respecting the cases of two dhows detained by Her Majesty's ship "Flying Fish" near Madagascar, on the ground of their being engaged in the Slave Trade, and I have to request your Excellency, while repeating the acknowledgments of Her Majesty's Government for the instructions already issued by the French Government with the view to prevent the abuse of the French flag by native vessels engaged in the Slave Trade, to communicate to them the substance of the inclosed extract, and to point out the proof which it contains of the extent to which the French flag is used for Slave Trade purposes.

I am, &amp;c.

(Signed) DERBY.

No. 249.

*The Earl of Derby to Lord Lyons:*

My Lord,

Foreign Office, July 5, 1875.

I TRANSMIT herewith, for your Excellency's information, a copy of a despatch from the late Acting Consul-General at Zanzibar,\* on the subject of a French dhow which had been detained off Madagascar by the Commander of Her Majesty's ship "Flying Fish," and handed over to the French authorities at Mayotte on the ground of her being engaged in the Slave Trade.

I am, &amp;c.

(Signed) DERBY.

No. 250.

*Lord Lyons to the Earl of Derby.—(Received July 10.)*

My Lord,

Paris, July 7, 1875.

I HAVE the honour to inclose a copy of a note with which, in obedience to the instructions contained in your Lordship's despatch of the day before yesterday, I have forwarded to the French Government a summary of the information respecting two dhows engaged in the Slave Trade, which is contained in the extract which your Lordship has sent me from Mr. Consul Elton's despatch of the 21st May last.

I have, &amp;c.

(Signed) LYONS.

Inclosure in No. 250.

*Lord Lyons to M. Buffet.*

M. le Ministre,

Paris, July 7, 1875.

IN pursuance of instructions which I have received from Her Majesty's Principal Secretary of State for Foreign Affairs, I have the honour to transmit herewith to your Excellency a summary of information which has been received by Her Majesty's Government respecting two dhows engaged in the Slave Trade which were fallen in with by Her Majesty's ship "Flying Fish" in the neighbourhood of Madagascar.

The occurrences recorded in this summary afford proof of the extent to which the French flag has been abused for Slave Trade purposes, and in directing your Excellency's attention to them, I am commanded to repeat the acknowledgments which were offered on behalf of Her Majesty's Government to the French Government in my note of the 22nd December last, for the instructions already issued to the authorities at Mayotte for the more effectual control of dhows under French colours.

I have, &amp;c.

(Signed) LYONS.

No. 251.

*The Earl of Derby to Lord Lyons.*

My Lord.

Foreign Office, July 13, 1875.

I APPROVE the note which you addressed to the French Government on the 7th instant, on the subject of dhows under French colours engaged in the Slave Trade, and of which copy was inclosed in your Excellency's despatch of the same date.

I am, &amp;c.

(Signed) DERBY.



*Lord Lyons to the Earl of Derby.—(Received July 31.)*

(Extract.)

Paris, July 30, 1875.

I HAVE the honour to inclose herewith to your Lordship, extracted from the "Journal Officiel" of this day, the report of a conversation respecting the Slave Trade on the East Coast of Africa, which took place in the course of the debate on the Budget of the Navy in the National Assembly yesterday.

M. Schalcher, Deputy for Martinique, called attention to the alleged abuses of the French flag by native dhows, and to the recent Treaty between Great Britain and Zanzibar. He said that this Treaty, as interpreted by the Law Officers of the Crown in England, was applicable only to slaves transported in order to be sold, and not to slaves simply transferred from one place to another.

Rear-Admiral the Marquis de Montaignac, Minister of Marine, spoke of the vigilance of the French cruizers. He said that in February and July last he had renewed the instructions to the French officials to be particularly careful with regard to granting French papers to native vessels.

He spoke of the course pursued by the English cruizers with regard to vessels carrying the French flag. He added that if cases of suspicion were frequent, cases proved were very rare.

He concluded by saying that France had not, that he was aware of, any Convention on the subject with Zanzibar.

---

Inclosure in No. 252.

*Extract from the "Journal Officiel" of July 30, 1875.*

M. Schœlcher.—Messieurs, l'Assemblée se rappelle peut-être que lors de la discussion de l'avant-dernier Budget, j'eus l'honneur de signaler à M. l'Amiral Pothuau, qui était alors Ministre de la Marine, quelques faits de traite des noirs qui souillent encore la côte orientale d'Afrique. (Très-bien ! très-bien ! à gauche.)

\* \* \* \* \*

L'Honorable Amiral Pothuau voulut bien me répondre alors que des instructions seraient données aux Commandants de nos forces dans ces parages, pour exercer une surveillance plus active contre les négriers.

Avec l'assentiment de l'Honorable Amiral de Montaignac, Ministre actuel de la Marine, je viens lui demander quels ont été les rapports des officiers qui ont reçu ces instructions (rumeurs sur quelques bancs) dans la mesure, bien entendu, de ce qu'il peut juger convenable de dire, et si leur entente avec les croiseurs Anglais a donné de bons résultats.

J'ai encore cette question à adresser à M. le Ministre de la Marine, s'il veut bien y répondre :—

Des boutres, sortes de navires Arabes qui font le commerce entre nos colonies de Mayotte, de Nossi-Bé, et Zanzibar, obtenaient l'autorisation de battre pavillon Français ; ils s'en servaient pour faire la traite des noirs, et, couverts ainsi de nos couleurs, ils échappaient à la visite des croiseurs Anglais. Je demande à M. le Ministre s'il peut donner à l'Assemblée la satisfaction d'apprendre qu'un aussi révoltant abus de notre pavillon a complètement cessé.

J'ai l'honneur de soumettre à M. le Ministre de la Marine une troisième et dernière observation.

Il y a deux ans un Traité a été signé entre la Reine d'Angleterre et le Sultan de Zanzibar pour fermer le grand marché d'esclaves qui existait dans cette île, et pour empêcher la traite des noirs qui se faisait entre les Etats de l'Iman de Mascate et Zanzibar pour alimenter le grand marché.

Malheureusement ce Traité est rédigé en termes qui permettent de supposer qu'il s'applique uniquement aux esclaves destinés à la vente, aux esclaves de traite, et non pas aux esclaves de transit, ceux qu'on transporte d'un lieu à un autre. C'est ainsi que les avocats de la Couronne d'Angleterre l'interprètent, non pas à mauvaise intention, nul ne peut le penser, mais parce que, selon l'usage des jurisconsultes Anglais, ils s'en tiennent strictement à la lettre du Traité, et jamais à son esprit.

Qu'arrive-t-il là ? C'est qu'il suffit au patron d'un boutre véritablement chargé d'esclaves de traite de déclarer que ce sont des esclaves en transit pour échapper aux poursuites des croiseurs.



*M. Jules Favre.*—Et les papiers de bord ?

*M. Schœlcher.*—Oh ! les papiers de bord, on peut trop souvent en fabriquer.

Cela se passe ainsi, à moins que le croiseur ne puisse prouver—ce qui est à peu près impossible—que ces esclaves sont des esclaves de traite.

J'ose demander à M. le Ministre de la Marine s'il ne croirait pas opportun de prier son collègue des Affaires Etrangères de s'adresser au Cabinet de St. James, pour obtenir une modification de ce Traité, modification sans laquelle la poursuite des négriers ne peut réellement pas être efficace.

Je crois que l'on obtiendrait sans peine une semblable modification du Traité. Depuis un demi-siècle l'Angleterre a donné assez de preuves qu'on n'aura jamais besoin de la presser beaucoup en pareille matière.

Je crois, d'un autre côté, être très-bien informé en disant que le Sultan de Zanzibar regarde l'interprétation que l'on donne au Traité comme trop étroite et réellement opposée à son objet, et qu'il est tout disposé à adopter la modification dont je parle.

Il y a ici pour nous un grand devoir d'humanité à remplir. La traite des noirs, ce trafic que l'on a si justement appelé le trafic de la chair humaine, entretient ces horribles guerres, ces effrénées chasses à l'homme qui désolent et dépeuplent encore l'est du continent Africain. La morale commande aux nations civilisées de s'unir plus que jamais pour y mettre un terme. La France Républicaine doit s'y attacher.

*M. Mettetal.*—La France Chrétienne !

*M. Courbet Poulard.*—Avant tout, la France Chrétienne !

*M. l'Amiral de Dompierre d'Hornoy.*—La France Monarchique n'a jamais manqué à ce devoir !

*M. Schœlcher.*—Je le sais aussi bien que vous, Monsieur ; j'allais précisément dire que la France Républicaine ne saurait oublier les nobles traditions que la France Royale lui a léguées dans cette question : l'abolition de la traite des noirs, qui touche aux intérêts moraux et à la dignité de la race humaine tout entière. (Très-bien ! très-bien ! sur un grand nombre de bancs.)

*M. Alphonse Gent.*—Vous voyez qu'on rend justice à tout le monde ! Si cela pouvait vous donner l'idée d'en faire autant.

*M. le Ministre de la Marine.*—L'Assemblée ne peut pas avoir de doute sur la vigilance exercée par nos croiseurs et par les Gouverneurs de nos établissements des côtes d'Afrique pour prévenir et pour réprimer toute tentative de traite. J'ai renouvelé deux fois, en Février et en Juillet derniers, les recommandations les plus formelles pour que la francisation des boutres, c'est-à-dire, des petits bâtiments de cabotage appartenant aux indigènes de Nossi-Bé et de Mayotte, soit retirée à tous ceux qui seraient soupçonnés de se livrer à cet odieux trafic. J'ai même ordonné que l'on ne délivrât plus d'actes de francisation qu'aux indigènes dont on serait parfaitement sûr. (Très-bien ! très-bien !)

J'ajoute, Messieurs, que les croiseurs de la station Anglaise nous prêtent le concours le plus actif. Lorsqu'ils poursuivent un bâtiment portant nos couleurs, et soupçonné de s'être livré à la traite, ce bâtiment ne peut échapper à la répression comme le croit notre honorable collègue. Ils n'ont pas le droit de le visiter, mais ils ont le droit de lui demander ses papiers ; et ces papiers ne peuvent se fabriquer aussi facilement qu'il le suppose ; il faut qu'ils soient parfaitement réguliers et signés de nos autorités, et les croiseurs Anglais ne s'y trompent pas.

Par conséquent, lorsqu'ils s'aperçoivent que les opérations ne sont pas complètement régulières, ils livrent les délinquants à la justice Française à Mayotte. Voilà ce que je puis répondre à notre honorable collègue ; j'ajoute que si le cas de soupçons sont peut-être fréquents, les faits constatés sont très-rares. (Très-bien.)

En ce qui concerne nos relations avec le Souverain du Zanzibar, je ne sache pas que nous avons des Conventions spéciales sur cette matière, et l'observation de notre collègue ira naturellement et directement de cette Tribune à son adresse sans qu'ils soit nécessaire, je pense, qu'elle passe par notre intermédiaire. (Très-bien ! très-bien ! Aux voix.)

## SPAIN.

No. 253.

*The Earl of Derby to Sir J. Walsham.*

Sir,

Foreign Office, June 9, 1875.

I TRANSMIT herewith, for your information, the accompanying extract of a despatch, with copies of its inclosure, from Her Majesty's Consul at Porto Rico,\* reporting on the result of the abolition of slavery, and the contract system in that Island.

I am, &amp;c.

(Signed) DERBY.

No. 254.

*The Earl of Derby to Mr. Layard.*

Sir,

Foreign Office, October 14, 1875.

I TRANSMIT to you herewith, for your information, a copy of a despatch from the Acting British Consul-General at Havana on the subject of slavery in Cuba.

You will use your own discretion as to communicating to the Spanish Government Mr. Crawford's opinion in regard to the suppression of the "Junta de Libertos."

I am, &amp;c.

(Signed) DERBY.

## SPAIN. (Consular)—Havana.

No. 255.

*Consul-General Dunlop to the Earl of Derby.—(Received January 28.)*

My Lord,

Havana, January 1, 1875.

IN obedience to the Act 5 Geo. IV, cap. 113, directing such returns to be made on the 1st January and 1st July in each year, I have the honour to report to your Lordship that no case has been brought for adjudication before the Mixed Commission Court here during the last six months.

I have, &amp;c.

(Signed) A. GRAHAM DUNLOP.

No. 256.

*Acting Commissary-Judge Crawford to the Earl of Derby.*—(Received July 30.)My Lord, Havana, July 1, 1875.

IN obedience to the Act 5, Geo. IV, cap. 113, directing such returns to be made on the 1st January and 1st of July in each year, I have the honour of reporting to your Lordship that no case has been brought for adjudication before the Mixed Commission Court here during the last six months.

I have, &c.  
(Signed) JOHN V. CRAWFORD.

No. 257.

*Acting Commissary-Judge Crawford to the Earl of Derby.*—(Received October 2.)My Lord, Havana, September 1, 1875.

I HAVE the honour of transmitting herewith to your Lordship translation of a statement published in the "Havana Gazette" of the 14th ultimo, showing the number of persons who have acquired their freedom under the provisions of the Law of 4th July, 1870, known as "Moret's Law," for the gradual abolition of slavery in Cuba.

This statement, which is far from complete, gives the total of 50,046 persons, of which 32,813 have been born since 17th September, 1868; 13,740 have completed their sixtieth year; 3,192 are emancipados, and 301 have received their freedom for services under the Spanish flag.

I place no dependence upon these figures, for your Lordship will notice that the statement contains no information whatever regarding the City and jurisdiction of Havana. This is not surprising, considering that the "Junta de Libertos" (Board of Freedmen) and the "Junta de Colonizacion" (Board of Colonization) are composed of noted slave-traders.

As long as these unfortunate beings are subjected to the control of such men as compose the above Board, they will be treated precisely as the poor emancipados have been; and if the Spanish Government is in earnest, and wishes that the freedom of the Negro slaves, under the law, shall be a reality, it ought to suppress at once these Boards or Juntas, which exercise a baneful influence, and are neither more nor less than local slave-trading institutions on a grand scale.

The negroes are quite able to take care of themselves as far as their wages are concerned, and it is totally unnecessary to bind them down to perpetual drudgery through contracts which they cannot read, and which are really and truly titles of ownership, issued by these obnoxious Boards to those persons who choose to pay for them—in fact, the emancipado system over again.

I do not mean to say that there should be no law to prevent vagrancy or idleness, but there should be no selling of contracts, no consignment to endless slavery, as is at present the case.

The last census of 1867 gives the coloured population of Cuba as follows:—

	Free.	Slaves.
Eastern Department .. .. .	96,058	66,235
Western Department .. .. .	129,880	313,288
Total .. .. .	225,938	379,523

The insurrection broke out in 1868, and one of the first acts of the Cuban insurgents was to declare the freedom of their slaves.

It is very difficult to get at anything like an accurate estimate of the number of slaves in Cuba to-day, but there is one thing quite certain, and that is, that if the Cuban insurgents hold their own, and are able to make further progress in the fertile districts of the Cinco Villas, and towards the western portion of this Island, the emancipation of the slaves will follow as a matter of course, and in such a rude manner as will entail with it the probable ruin of Cuba.



Spain has thrown away the opportunity of blotting out slavery here. She scorned the proposals made by the Cuban Commissioners who went to Madrid in 1866, a proposal or plan which, had it been accepted and carried out, would have emancipated the slaves by this time, and would have produced over 12,000,000*l.* of indemnity, not to speak of the probable prevention of the struggle which commenced in 1868, and which now so seriously threatens the welfare of the Island.

I have, &c.  
(Signed) JOHN V. CRAWFORD.

Inclosure in No. 257.

(Translation.)

*Head Committee for the Protection of Freedmen.*

STATEMENT showing the Number of Persons who have acquired their Liberty, being comprised in the first five Articles of the Law of 4th July, 1870, regarding the gradual abolition of Slavery; compiled from the data furnished up to this date by the Committees for the Protection of Freedmen in the Island of Cuba.

	Article 2.	Article 1.	Article 3.	Article 4.	Article 5.
	Born between Sept. 17, 1868, and July 4, 1870.	Born since July 4, 1870.	Freed for Service under the Spanish Flag.	Free as over 60 Years of Age.	Free as Emancipated.
Havana .. ..	..	..	..	..	..
Matanzas .. ..	1,070	2,115	..	1,064	308
Colon .. ..	1,074	2,089	..	1,039	726
Cuba .. ..	1,090	1,482	121	1,448	P. 97
Cárdenas .. ..	966	1,699	..	1,389	P. 550
Pinar del Rio ..	759	1,573	..	641	98
Sagua la Grande ..	620	1,505	..	898	P. 435
Guanajay .. ..	522	1,145	..	1,250	157
Güines .. ..	411	1,170	..	775	P. 28
San Antonio .. ..	470	958	..	541	16
Cienfuegos .. ..	358	1,848	4	584	100
Puerto Principe ..	202	504	59	432	28
Remedios .. ..	192	647	4	253	P. 169
Jaraco .. ..	336	1,027	..	647	57
Santa Clara .. ..	306	354	4	100	P. 125
Bejucal .. ..	293	591	..	407	58
Bahia Honda .. ..	262	419	..	548	50
Trinidad .. ..	259	482	12	169	11
San Cristoval .. ..	258	523	..	288	9
Santiago de las Vegas ..	180	357	..	412	34
Sancti Spiritus .. ..	143	269	9	167	11
Guantánamo .. ..	135	381	..	211	57
Guanabacoa .. ..	132	415	..	72	20
Holguin .. ..	86	167	1	62	16
Sta. Maria del Rosario ..	79	108	..	24	20
Baracoa .. ..	74	179	..	100	..
Manzanillo .. ..	63	128	..	84	6
Moron .. ..	37	53	..	2	..
Isla de Pinos .. ..	26	67	..	12	1
Bayamo .. ..	17	35	58	61	..
Nuevitas .. ..	16	41	..	31	2
Jiguani .. ..	13	13	4	15	..
Victoria de las Tunas ..	9	11	25	14	3
Total .. ..	10,458	22,355	301	13,740	3,192

Totals.—1st Article, 22,355; 2nd, 10,458; 3rd, 301; 4th, 13,740; 5th, 3,192; Grand total, 50,046.

NOTE.—1. No data whatever has been received from the district office of Havana.

2. In the jurisdictions of Cuba, Pinar del Rio, Sagua la Grande, Guanajay, Güines, Cienfuegos, Puerto Principe, Jaruco, Bejucal, Bahia Honda, Trinidad, Sancti Spiritus, Guantánamo, Guanabacoa, Isla de Pinos, and Nuevitas, the numbers given in the columns corresponding to Articles 1, 3, and 4, are up to December 31, 1874, except those of Articles 3 and 4 of Cienfuegos, which are of an earlier date. In the other jurisdictions, not including Havana, for the reason already given, the dates vary, but they are prior to the 31st of December, up to which day the numbers do not extend for want of the necessary returns.

3. The letter P. in the fifth column means that the figures are susceptible of alteration, because the returns

do not specify precisely whether all the freedmen acquired their liberty by virtue of the Law of 4th July, 1870, or whether some of them were not previously free, regarding which the respective Committees have been instructed to report particulars.

4. The blank lines show that in those jurisdictions where they occur there are no freedmen of the class referred to, excepting, however, the five columns of Havana, for the reason already given in Note 1.

(Signed) FRANCISCO F. IBANEZ, *Vice-President*.  
 IGNACIO L. TARRAGONA, *Secretary*.

*Havana, May 11, 1875.*

No. 258.

*Acting Commissary-Judge Crawford to the Earl of Derby.—(Received October 2.)*

(Extract.)

*Havana, September 6, 1875.*

I HAVE the honour of reporting to your Lordship that a Dr. Secchi has petitioned the Government here to allow him to import 600 Indians from Venezuela on the same terms as the Chinese, that is, under contracts for eight years.

The "Junta de Colonizacion," whose Vice-President is Don Francisco Ybañez, has reported favourably of Dr. Secchi's scheme, but only under the following six conditions:—

1. That Dr. Secchi shall satisfy the Spanish Diplomatic or Consular Agents in Venezuela that his Government authorizes the emigration of those persons who wish to dedicate themselves to agricultural labours in Cuba.

2. That as a preliminary, and previous to the carrying out of this matter, the Spanish agents should deliver to the Government of Venezuela, under acknowledgment, a copy of the Decrees which regulate all matters of colonization in Cuba.

3. That the Spanish Consuls shall neither countenance nor authorize the shipment of colonists unless they present their contract with Dr. Secchi, in which they declare that they are aware of the Spanish law that obliges those so contracted to dedicate themselves to agricultural pursuits during the entire term of their agreement, and to recontract themselves or to quit the island at the expiry of said agreement.

4. That no shipment be sanctioned unless at least one-third of the emigrants are women.

5. That whether Dr. Secchi keeps these colonists for his own estate, or transfers their contracts to other planters, they will always have the right to change owners, whenever they make justifiable complaint to the authorities, but they must continue in field labour, and not take to farming for their own account, or be employed as domestics or artizans.

6. That under no circumstances shall the individuals of the same family be separated, neither shall they ever lose the right of being contracted together.

"With these prudent restrictions, which guarantee the interests of all parties, the fears and opposition of those persons who see danger in the heterogeneous nature of races in our island will be conciliated and brought into harmony with the constantly increasing want of hands for agriculture and the cultivation of sugar."

According to the ideas of the "Junta de Colonizacion," as represented by M. Ybañez, the great desideratum is to get hands, no matter where, and to bind them down to endless, or at least life-lasting slavery. They must contract and re-contract themselves over and over again for field labour only. They must not dream of bettering their condition, but, as serfs, they must drag out their miserable lives. With such inviting conditions can it be wondered at that the planters of the Island of Cuba have seen the stoppage of Chinese emigration and the importation of Indians from Yucatan? The marvel is, that they still dream of getting a supply of labourers anywhere on such shameful terms.



SPAIN. (*Consular*)—*Puerto Rico.*

No. 259.

*Consul Pauli to the Earl of Derby.—(Received May 31.)*

(Extract.)

*Porto Rico, May 12, 1875.*

YOUR Lordship will doubtless expect me from time to time to report on the result of "abolition," and more especially on the contract of "libertos," which is now being carried into effect throughout this island.

In my despatch of October 12, 1874, I expressed my opinion that the Government intended honestly and fairly to carry out the provisions of the Act, and that the law was not only necessary, but even beneficial to the freedmen themselves, and I have the honour to report that I see no reason to change that opinion.

As distrust seems to have been expressed in some quarters, notably in an extract from the "Orden," published in the papers relating to the emancipation of the negroes of Puerto Rico, and presented to the House of Commons, I considered it my duty to take every precaution to acquaint myself precisely with the state of affairs here from the most reliable sources.

I have the honour to inclose a report from Mr. Vice-Consul Gibbons, because this gentleman is not a merchant, and because he has answered my questions categorically, and in a full and intelligent manner. I may, however, mention that the other reports are equally satisfactory, and only differ in minor details in different districts.

I visited some estates in this neighbourhood, where both "libertos" and free labourers were employed, and I carefully enquired into the subject. I can, therefore, report with confidence that the "liberto" under contract enjoys the same treatment as the free labourer, whether native of this country or British black from our own islands, except as to the fact of being bound by contract until the 20th of April, 1876.

The "liberto" receives the current wages, and is paid for overtime, which is voluntary. The working hours are from sunrise to sunset, and he is not worked on Sundays, or on the principal feasts of the Church. He receives from 50 to 62 cents per day, or say from 2s. to 2s 6d., and can make with overtime as much as 4s. 6d. In many places one meal per day is given, and he is housed free of cost. He is never flogged, and if idle or badly behaved is punished by the Alcalde of the district with fine, or imprisonment in default, during which time he is made to work on the roads, receiving only his subsistence from the Government. The same punishment is sometimes inflicted on the free labourer for riotous conduct, but the latter can leave his employment at any moment, whereas the "liberto" can only change his contract by permission, for good reasons, of the "Protector" of the "libertos," who is in most cases the "Alcalde" or magistrate, of the district.

Punishment is very seldom abused or carried to extremes, for two reasons:—

First, because the "libertos" are the best men for work, and their employers do not wish to lose their services for any length of time.

Secondly, because the work on the roads is not remunerative to the Government, who have more labour at their disposal from other prisoners than they care to employ on improvements.

The "liberto" is appreciated not only on account of his superior ability for the work, but also because he is available at all times, and cannot leave his employment during a busy season. Although the "liberto" is not expected to work on Sundays and Feast Days of Obligation, he does not stay away on the Mondays or days following feasts, as do the others, or if he does so he can be brought back by the police.

A gentleman informed me that in sight or within easy distance of his sugar estate were four towns or villages, each of which has its own Patron Saint, and consequent yearly festival, lasting nine days. Free labourers from that estate would leave their work on those days, thus adding thirty-six to the already numerous days of obligation, and Sundays, and in most cases the following Monday, making up nearly half the year of holidays.



The temptation to idleness is easily indulged, as their wants are but few, and the wages in proportion very high. For this reason, next to the "liberto," the British negro labourer is preferred, as they generally come here to avail themselves of the higher rate of wages, and save money, and only require an occasional holiday besides Sunday.

One result of the contract system, from the enforced continued work, is that the "liberto," if not given to gambling (a prevailing vice here), must of necessity make and save more money than their more independent fellow-countrymen; and, to retain their skilled labour after the expiration of the term of contract, some owners of estates give them small plots of land, which they gradually bring under cultivation, and on which they feed a horse, cow, pigs, poultry, &c., bought by their savings. As a proof of how seldom they attempt to evade the contract, a Report now before me, published in the "Official Gazette," of the number of people sent to prison throughout the Island for the month of March last, states that out of 987 persons committed for various offences enumerated, only 12 are "libertos" for being without contract.

One estate I visited was owned by the Alcalde of the district, and, in answer to my question if the "libertos" were ever allowed to change their contracts, he informed me that at first he had about eighty in his employment, but that now he only had about twenty-five; the others had been allowed to change, and he had never opposed their wish. Many preferred contracting on other estates where they had old companions, or going into service in the towns; although he was the judge, he did not wish to retain a man against his will.

At the time of the emancipation, the whole number of slaves did not greatly exceed 33,000, and, although it is difficult to ascertain, I am of opinion that not more than half that number work on estates; the remainder have found employment in the towns, or from age or physical causes are incapable of earning their living, and remain under the charge of the municipality of their district, or live on the estates of their former owners.

In consequence of the small proportion of slaves to the population in Puerto Rico, they have always been treated here, I am told, in a humane manner, with some disgraceful exceptions, and I was certainly much struck at the perfectly equal footing on which the "Libertos" appeared to be viewed, not only by the employers, but also by their fellow-workmen. In fact, in the process of sugar making the more skilled "liberto" is generally employed within the boiling-house, while the free labourer does the rougher task of cutting and carrying the cane.

The inclosures, by which in slave times the negroes were confined, have now either disappeared, or are not kept in repair, and there is nothing suggestive of the past system of degradation.

Slavery has left its mark on the race, which must take several generations to efface; but this applies equally to those who have long been free, and to their children, and is not more observable in the "liberto" of to-day than in the rest of their coloured brothers, as well as in the British negro here and in our own Islands. The want of purpose and reliability, the childish vanity and ignorance, their natural idleness and proneness to vice of one kind or another, seem to me common to most of the race, differing only in form and degree according to the habits of the nationality among whom they have lived.

I am inclined to think that the negro is more in sympathy with the Spanish white man than with an Englishman or an American. The same love of ease and want of earnestness is common to both, and the Spaniard, if not crossed, is very lenient to small offences; slowness and procrastination are not viewed by him as crimes.

In giving your Lordship my opinion on the position of the "liberto" at Puerto Rico, it is but right that I should mention a possible contingency.

I notice by Article 2 of the Law of Abolition of Slavery in Puerto Rico of March 22, 1873, that "freedmen are obliged to make contracts with their present owners, with other persons, or with the State, for a space of time which shall not be less than three years;" and, again, in Article 24 of the Regulations for giving effect to that Law, of August 7, 1874, under which the contract system is enforced, that "all contracts made by freedmen in consequence of Article 2 of the Law, and at present in force, as well as those which may be made hereafter, shall be considered binding until 20th April, 1876, at the least." The words "not less than three years," and "until 20th April, 1876, at the least," may possibly be taken advantage of to extend the term beyond the three years. I have no reason to suppose this to be in contemplation, but, if attempted, it would be a breach of the spirit, if not of the letter, of perfect emancipation.

The "libertos" certainly consider their present probation as finished on April 20,

1876, nor have I heard the question discussed by any one, but the words are there in both cases, and must have been used with intention. I bring this to your Lordship's notice, and will not fail to report any movement in that direction.

For my own part, I am more inclined to believe that more stringent vagrant laws, applying to all the labouring classes, will be introduced, tending to oblige every one to work who has no settled means of subsistence, and with the view of reducing the now exorbitant high rate of wages. I know that deputations have waited on the Governor to represent the high price of labour, but I have not heard that any conclusion has been arrived at hitherto.

On the whole, I think the abolition of slavery in Puerto Rico has been a great success, and has been honestly and intelligently carried out. The conditions under which it has been attempted were much more favourable here than they are in Cuba, but, even with some allowance for that fact, the success of the step might be an inducement to Spain to extend abolition to that Island, and thus remove the last foul blot existing under a European Government.

In conclusion, I venture, with great respect, to bring to your Lordship's notice a subject which might cause some inconvenience. Some copies of the "Anti-Slavery Reporter," published under the sanction of the "British and Foreign Anti-Slavery Society," have been sent to me, and I notice in the numbers of January and March of this year statements contrary to fact on the contract system in Puerto Rico. In the January number is a long letter, abusing the political acts of General Sanz, and at the end are a few lines on the slavery question, in which it describes the contract system as "reducing the freedman almost to slavery," and other statements absolutely false; and in the March number, in another letter, headed "A Spaniard on the state of things in Cuba," it is said, "In Puerto Rico our poor freedmen are turned back into slavery, for they have not liberty to work where they choose, neither obtain just wages."

It is not for me to offer advice to a Society, doubtless including many good and earnest men, but I think that to print a letter on the political conduct of a Governor of a Colony, and so evidently written by a person opposed to him in politics, and not even true in facts, cannot tend to further the cause of abolition, must irritate the person abused, and weaken any representation which Her Majesty's Government might think fit to make on the subject at any future time.

I am not General Sanz's apologist, but in regard to slavery he does not deserve this treatment; and I should have thought it a much more effective course for the Society to point out the honest way in which he has endeavoured to carry out the Law of Abolition, as an example and encouragement for Cuba. In that case, I should have had much satisfaction in showing his Excellency the "Anti-Slavery Reporter," whereas now I must hope that my copy is the only one in the Island.

#### Inclosure in No. 259.

*Report on the Position of "Libertos" in the Vice-Consular District of Guayama, Porto Rico.*

#### *Position of "Libertos" on Estates.*

Q. 1. When contract is made is a certain sum per diem agreed on?—A. Yes.

Q. 2. If current wages become higher do "libertos" derive the advantage?—A. Yes.

Q. 3. Are they paid for overtime?—A. Yes.

Q. 4. Is any difference made between them and other labourers in hours of work and general treatment?—A. None. Hours of work from sunrise to sunset; no work on Sundays.

Q. 5. Are they ever ill-used, or beaten, or imprisoned by the employers?—A. No. The employers can do neither.

Q. 6. In any difference between employers and labourers, are the employers favoured by the authorities, and have the "libertos" facilities given them to change their contracts for just causes?—A. The employers are not favoured, but rather the "libertos," who are protected, and they have every facility to change their contracts for just causes.

Q. 7. Is food and clothing provided by employer compulsory on the "libertos," and are the deductions made exorbitant, or is the quality or quantity of the food deficient?—A. No; one feed per day is generally given, which is both good and sufficient,



viz., codfish and cornmeal. No clothes are given. The wages are high, from fifty to sixty-two cents per day. They invariably get lodging besides on the estates *free*, and are paid for overtime. Many also work by piecework, and can earn a day and a half pay in one day. They are preferred to the native labourers ("giberos") as they work on feast days, which the latter will not. Many make 5 dollars per week with overtime.

When the emancipation was decreed, 1st April, 1873, the "libertos" were allowed to go altogether free; most of them left off work altogether, and only returned on the condition of exorbitant wages, paid by the planters to get off their crop.

At first the system of contracting was much abused, unprincipled men without means contracting with a hundred "libertos," and then allowing them to get their living the best way they could; but at the end of the first year all "libertos" had to sign a *bond fide* contract with a responsible party, who was responsible for their good behaviour; there was no obligation for them to return to their former masters, neither was there any restriction as to what wages they should receive; those who could not obtain a contract, generally on account of known bad conduct, were obliged to work on the roads, for which they were paid by the municipality sufficient for their food, viz., 12 c. a day, and at night they were locked up; this they were obliged to keep to until they could obtain better work.

A contract once made is as binding on the "contractor" as the "liberto," in fact, it must be a very good reason on either side for it to be broken, the "liberto" being favoured.

*Position of "Libertos" who have elected to work in Towns.*

Q. 1. Are they obliged to contract in all cases?—A. Yes.

Q. 2. Are they well treated and do they receive justice?—A. Yes.

Q. 3. What proportion of whole number work on estates?—A. Impossible to say, but very many who formerly worked on estates are now employed as cooks, house servants, etc., at wages from 5 dol. to 8 dol. per month; many of them if well conducted, are allowed to have their own houses, and sleep there.

Q. 4. Do employers of labour as a rule prefer "libertos" or other labourers, and why?—A. In the towns the employers have no preference, but on estates they prefer the "libertos" as they are strong and active, and accustomed to work every day including feast days, which in this country are very numerous.

*General Remarks.*

Q. 1. Is there any idea that the contract system may lead to the re-introduction of slavery, in fact, if not in name?—A. Not the least, it would scarcely be possible; at the end of a year the "libertos" will be as free as any one here, white or black; and now, so long as they behave themselves they are not in any way molested.

Q. 2. When "libertos" are fined by the authorities, and in default punished by being made to work for Government, is any limit put on their term of imprisonment in proportion to the fine inflicted, or the nature of their offences?—A. Yes, most certainly, they are generally imprisoned for a certain time, and are paid twelve cents a day out of the public funds for their maintenance, or if they are put to labour their work would cover this amount; they are treated as any free man.

Q. 3. Are proprietors ever fined for transgressing the letter and spirit of the law?—A. Yes.

Q. 4. Do "libertos" quite understand the terms of the contracts they enter into, or is advantage taken of their ignorance?—A. They quite understand the terms of their contract which is in writing, and read over to them before the "alcalde" or mayor; there is very little chance for anyone to take advantage of a "liberto," they know quite well when to claim the protection of the law.

Q. 5. Are "libertos" and other labourers subject to private fines by employers, and is this system ever exercised to excess, so as to deprive the labourer of his wages to any extent?—A. No; but any liberto coming to work late would not get any that day, and consequently no pay.

The arrangement of "libertos" is good, as without it few of the former slaves would work, they all prefer to "squat" and work one or two days a week to gain sufficient for their wants, which may be easily satisfied in this country, and for the remainder of their time sleep, and lead a general vagabond life.

Since the emancipation life and property are not nearly so safe as formerly, as



robberies from houses and from the person are now by no means uncommon, whilst before the emancipation they were very rare.

The gainers by the emancipation are, of course, the "libertos," but also the Government, who up to the present time have paid no indemnization to the planters and former slave owners.

Government is to pay 75 per cent. of the nominal value of the slaves in a term of years, but to do this it will take from the planter in taxes 100 per cent. and make 25 per cent. benefit.

The rates of wages are exorbitantly high, and Government will not allow foreign labour to be introduced into the island; in fact it does all it can to prevent labourers seeking employ from coming to Porto Rico, by putting exorbitant charges for passports both on entering and leaving the island.

(Signed)

CHAS. GIBBONS, *Vice-Consul*

*British Vice-Consulate, Arroyo, Porto Rico,*  
*April 30, 1875.*

---

## TURKEY.

---

No. 260.

*Sir H. Elliot to the Earl of Derby.—(Received February 13.)*

My Lord,

*Constantinople, February 12, 1875.*

HAVING been informed by Mr. Consul Cumberbatch that he had received a telegram from the Governor of Malta that several supposed slaves had left that island in the British steamer "Macedonia" for Syra, Smyrna, and Constantinople, I caused the Minister of Police to be warned, and upon the arrival of the vessel here he found on board four slaves, who were at once liberated.

I also directed Sir Philip Francis to ascertain the circumstances under which the slaves had been embarked, and I have the honour to inclose the copy of his report.

I have, &c.

(Signed) HENRY ELLIOT.

---

Inclosure 1 in No. 260.

*Sir P. Francis to Sir H. Elliot.*

Sir,

*Constantinople, February 9, 1875.*

I HAVE the honour to return Mr. Cumberbatch's telegram relating to the conveyance of supposed slaves or black emigrants by the steam-ship "Macedonia," and with it a report made by Mr. Vice-Consul Wrench, who at my request has investigated the matter.

The case seems to have been at least twice examined. The master of the "Macedonia" has evidently incurred no responsibility.

I have, &c.

(Signed) P. FRANCIS, *Consul-General and Judge.*

---

Inclosure 2 in No. 260.

*Report by Vice-Consul Wrench.*

MR. ROBERT W. MARSH, commanding the steam-ship "Macedonia," states that before he left Malta on the 15th of January last, a Pasha named, he believes, Samich Pasha, embarked with a suite of thirty-six persons in all, nine of whom were to proceed to Constantinople, and the remainder to land at Syra; about twelve of these last mentioned were negroes. Besides the above mentioned there were also about twelve other deck passengers for Syra and Constantinople, of whom five were negroes.

Four of these five, it was discovered after leaving Malta, had no tickets from the agents of the vessel in Malta, and they were consequently made to pay the fare on board. Upon the arrival of the "Macedonia" at Syra, she was boarded by the officers of Her Majesty's ship "Bittern," and an investigation was held respecting the negroes; the supposed slaves declared without exception that they were servants, and the four that had no tickets stated that their master was left behind accidentally in Malta. Upon arrival at Constantinople on the 22nd ultimo, Mr. Marsh instructed the officer who went on shore to take pratique to inform the authorities that some supposed slaves were on board his vessel, and the officer on his return reported that the authorities to whom he made the report knew all about the matter. Mr. Marsh states that his attention had not

been called in Malta to these persons, nor should he have ever imagined that slaves would have come from the shore in an English port. His suspicions were first aroused in Syra by the inquiry held by the "Bittern" officers, the result of which was that, although the blacks were promised a free passage back to their own country, they one and all refused to take advantage of the offer.

(Signed)

WILLIAM H. WRENCH.

Constantinople, February 1, 1875.

No. 261.

*The Earl of Derby to Sir H. Elliot.*

Sir,

Foreign Office, March 10, 1875.

MR. CUMBERBATCH has communicated to me a copy of his despatch to your Excellency of the 19th ultimo,\* respecting the proceedings of Hassan Bey, the Captain of the Ottoman Government steamer "Azir," and I have now to request your Excellency to furnish me with any information you may possess as to the notice which may have been taken by the Turkish authorities of what would seem to be an evident case of slave-trading.

I am, &amp;c.

(Signed)

DERBY.

No. 262.

*Sir H. Elliot to the Earl of Derby.—(Received March 22.)*

My Lord,

Constantinople, March 11, 1875.

ON the 16th of February Her Majesty's Consul at Smyrna informed me by telegraph that he had reason to believe that several negro slaves had arrived in that port on board of the Ottoman steamer "Azir" from Egypt.

They were stated to belong to the Captain and crew of the vessel, which had left for Constantinople before Mr. Cumberbatch was informed of the circumstance.

I directed Mr. Casolani to represent the matter to the Ministers of Police and Marine, expressing a hope that the slaves might be liberated, and that so discreditable a proceeding might be properly visited upon those concerned in it.

The Minister of Police replied that, amongst the passengers landed from the "Azir," there were only six African women belonging to the palace, who were returning from Mecca; and Essad Pasha stated that nothing had been elicited at the inquiry which he had instituted to show that the captain or crew had slaves owned by them on board.

Having, however, received, a few days later, Mr. Cumberbatch's despatch of the 19th ultimo, giving further details, copy of which he has transmitted to your Lordship, I caused it to be communicated to the Minister of Marine; and his Excellency has, in consequence, promised a more searching investigation.

I have, &amp;c.

(Signed)

HENRY ELLIOT.

No. 263.

*The Earl of Derby to Sir H. Elliot.*

Sir,

Foreign Office, March 31, 1875.

I HAVE to express my approval of the steps taken by your Excellency respecting the inquiry into the supposed case of slave-carrying on board the "Azir," as reported in your Excellency's despatch of the 11st instant.

I am, &amp;c.

(Signed)

DERBY.



No. 264.

*Sir H. Elliot to the Earl of Derby.—(Received April 12.)*

My Lord,

Constantinople, March 31, 1875.

HAVING been informed by Mr. Consul Cumberbatch that an Ottoman Government steamer was on her way to Constantinople with about thirty slaves on board belonging to the captain and crew, I caused notice to be given to the authorities by Mr. Casolani, who has since been informed by the Minister of Police that, on the arrival of the vessel, nine slaves were found on board; that they belonged to some of the passengers, and not to the captain or crew; and that they were immediately liberated.

I have, &amp;c.

(Signed) HENRY ELLIOT.

No. 265.

*The Earl of Derby to Sir H. Elliot.*

Sir,

Foreign Office, April 12, 1875.

I HAVE received from Mr. Consul Cumberbatch a copy of a despatch which he addressed to your Excellency on the 18th ultimo, respecting certain Africans who left Smyrna on board the Ottoman Government steamer "Ismail," en route for Constantinople, and I have to request your Excellency to inform me, if possible, what has become of the Africans in question.

I am, &amp;c.

(Signed) DERBY.

No. 266.

*The Earl of Derby to Sir H. Elliot.*

Sir,

Foreign Office, May 11, 1875.

I COMMUNICATED your Excellency's despatch of the 12th February, and its inclosures, to the Secretary of State for the Colonies, and I have now to inform you that from inquiries which have been made in Malta it appears that the statement of the four slaves alluded to in Mr. Wrench's report, inclosed in your Excellency's despatch now under reply, was in substance correct, and that their master, Sadick Effendi, was in fact left behind with their passage tickets and other papers when the steam ship "Macedonia" left Malta.

As regards the fact of the slaves having arrived at Constantinople without papers of manumission, the Governor of Malta observes to Lord Carnarvon that, in the present state of the law, the authorities in Malta have no power to require from any person the production of such papers. Sir C. S. Parker states that all that can be done is to prevent any person from being taken to another place against his or her will; and even a professed slave, if determined to follow his master, must be allowed to do so.

I am, &amp;c.

(Signed) DERBY.

No. 267.

*Sir H. Elliot to the Earl of Derby.—(Received July 20.)*

My Lord,

Therapia, July 10, 1875.

MR. CONSUL HENDERSON having forwarded to me a copy of his despatch to your Lordship upon the continued complicity of the Governor of Bengazi in the traffic in slaves, I have addressed the inclosed note to Safvet Pasha, requesting that the Porte may mark its displeasure at these proceedings in such a manner as shall give evidence of its own sincerity, and shall deter other officials from embarking in the Traffic.

I have, &amp;c.

(Signed) HENRY ELLIOT.

Inclosure in No. 267.

*Sir H. Elliot to Safvet Pasha.*

Sir,

*Therapia, July 10, 1875.*

I HAVE on previous occasions been called upon to represent to the Sublime Porte the complicity of the Governor-General of Bengazi in the traffic of slaves, which is as contrary to the laws of the Empire as it is repugnant to the civilized world.

Orders such as were to be expected from the feelings of humanity of the Imperial Government, and from its desire to fulfil the engagements which it has taken upon this subject, were consequently forwarded to the Governor-General.

The inclosed Memorandum, containing the substance of a report from the British Consul to Her Majesty's Government, will satisfy your Excellency that Aali Kemeli Pasha has not only deliberately disregarded the Imperial orders, but that he is himself a direct party to the Traffic, which he encourages for the pecuniary advantages which he derives from it.

In transmitting this Memorandum to your Excellency you will allow me to express the hope that the Sublime Porte will not be satisfied by merely reiterating orders which have no effect, but will mark its displeasure of the proceedings of the Governor-General in such a manner as shall give evidence of the sincerity of the Imperial Government in prohibiting the Slave Trade, and shall deter other officials from venturing to encourage or to embark on it.

I avail, &amp;c.

(Signed) HENRY ELLIOT.

No. 268.

*The Earl of Derby to Sir H. Elliot.*

Sir,

*Foreign Office, July 28, 1875.*

I HAVE received your Excellency's despatch of the 10th instant, and I have in reply to acquaint you that I entirely approve the note of which a copy accompanies your despatch, addressed by your Excellency to Safvet Pasha, on the subject of the complicity of the Government of Bengazi in the traffic in slaves.

I am, &amp;c.

(Signed) DERBY.

No. 269.

*Sir H. Elliot to the Earl of Derby.—(Received August 17.)*

My Lord,

*Therapia, August 8, 1875.*

I HAVE the honour to inclose the copy of a report from Sir P. Francis respecting a female slave, who lately took refuge at Her Majesty's Consulate.

The proceedings of the Minister of Police in this case appear to have been so unjustifiable, that in my note to Safvet Pasha herewith transmitted, bringing the circumstances to the knowledge of the Porte, I have thought it necessary to comment upon them in stronger terms than usual.

The Porte has always maintained that the engagements against slave-dealing were especially applicable to the traffic in negroes, and those which have been obtained concerning Circassians are far from being explicit, and seem to be more directed against their introduction from the Caucasus than against their sale in this country.

While there are many hundred of these women in the Sultan's palace, and some in every considerable harem in the country, the institution cannot be regarded as an illegal one, but although the question is a delicate one to deal with, the present case appeared such a flagrant one as to induce me to take up a higher ground than would perhaps otherwise have been proper.

I have, &amp;c.

(Signed) HENRY ELLIOT.



Inclosure 1 in No. 269.

*Sir P. Francis to Sir H. Elliot.*

Sir,

Constantinople, July 28, 1875.

A FEMALE, an Ottoman subject, and about 25 years of age, fled some months since to this Consulate declaring that she had been passed into the hands of a slave-dealer (called Hassan) by her former proprietor with whom she had lived from her childhood. She had been beaten, she said, by her former mistress and had fled to the police for protection, and had there been, under false pretences, passed over to the slave-dealer, who was putting her up for sale. I did not know what to do with her, because she refused to have resort to the police, who had already permitted her to be illegally dealt in as merchandise. Eventually a respectable married Turk, a Cavass at the Consulate, offered to take her as a servant. To this I agreed. Many weeks afterwards Hassan, the slave-dealer, claimed her as his property at the police. He first said she was "his wife," and as such the police demanded her. I found out this was a false representation and told the Mutessarif so. The Dragoman was then told she was the slave-dealer's "concubine." This falsehood was also subsequently abandoned, and now the Minister of Police, to whom the matter was referred, claims her simply as a slave.

Your Excellency will see by the Minister's letter what are the grounds he takes. He affirms that slavery in white, but not in black women, is still in force in the Ottoman Empire, and he admits that the trade of a slave-dealer is a legitimate trade.

The position he has taken up is such as to compel me to refer the matter to your Excellency.

If the Porte adopts the views of the Minister of Police it is desirable that we should know it. When we have a reasonable Minister of Police in office, which is not now the case, and circumstances like the present occur, a fair solution of the difficulty is generally given. But when a Minister insists on his right in enunciating principles like those of Hamdy Pasha, the Minister of Police, it is not easy to deal with him. *Primâ facie*, local authorities have a right to administer their own laws over their subjects in their own country, but when a Minister seeks for my intervention, as in the present instance, with what seems to me an intimation that he is about illegally to defend the interests of a slave-dealer, I cannot shut my eyes and become a party, actively or passively, to his proceedings.

Nothing would have been easier (if the Minister had demanded to act under the religious law) than for him to have sent to the former proprietor of the woman, and having found out that she had been more than six years a slave, to order her freedom. If, on the other hand, it be said I could with equal ease have sent the woman to the authorities, who would have taken the legal course, I reply that I regret I cannot assume that this would be the case. The poor and helpless slave, in all probability, and as she believes and alleges, would have been again handed over, under some pretext, to the same or another slave-dealer, without affording her opportunity of redress.

I am aware how such an assertion might be plausibly met by the Porte, who might profess the purest of intentions; nor do I desire to enter into controversy with the authorities on the point. And as the Minister of Police has afforded the opportunity of escaping the dispute by raising other issues in his letter (a translation of which I herewith forward with my reply) and has thereby put himself in the wrong, I hope that the Porte will see that there is a fair opportunity of finishing the case reasonably, rather than prolong it by discussing abstract rights.

For convenience of reference, I may mention to your Excellency that in the "Législation Ottomane," page 35 *et seq.*, will be found some (I do not think all) of the provisions as to the "Prohibition du Commerce des Esclaves."

I have, &amp;c.

(Signed)

P. FRANCIS,

*Judge and Consul-General.*

Inclosure 2 in No. 269.

*The Mutessarif of Pera to Sir P. Francis.*

M. le Consul-Général,

LE Ministère de la Police ayant été consulté au sujet de la marche à suivre à la suite de la correspondance échangée avec votre Honneur concernant l'esclave de Hassan



Effendi, marchand d'esclaves établi à Faléh qui, s'étant réfugiée à votre Consulat-Général a été consignée à la maison du Yussakdjî Effendi, vient de répondre que Hassan Effendi déclare ne pas avoir acheté cette esclave pour la revendre mais bien pour l'affranchir après deux années de service. Le Ministre [dit] que si cette esclave prétend être libre, elle sera admise à prouver sa qualité de libérée devant les tribunaux religieux et civils, où elle sera renvoyée à cet effet. Le Ministre ajoute que quoique le trafic des nègres se trouve être prohibé par Iradé Impérial, cependant aucune décision ni ordre Impérial ne venant à défendre l'achat et l'emploi des esclaves Circassiens de cette catégorie parmi la population, l'intervention de votre Seigneurie pour cette esclave demeure inexplicable.

Le Ministère de la Police ordonne donc que ces observations soient transmises à votre Honneur avec prière de vouloir bien nous mettre à même de donner à cette affaire sa marche usuelle, c'est-à-dire, d'envoyer cette esclave au Ministère de la Police afin qu'elle puisse être renvoyée devant les tribunaux compétents si elle persiste dans sa prétension d'avoir la qualité de libre.

En conséquence je prie votre Honneur de vouloir bien m'envoyer cette terme sans retard ou dans le cas contraire me faire parvenir dans l'espace d'un ou deux jours la réponse que vous croirez devoir faire en cette circonstance. Tel est l'objet de la présente lettre.

(Signé) HASSAN.

Inclosure 3 in No. 269.

*Sir P. Francis to Hassan Pasha.*

Excellence,

*Galata, le 24 Juillet, 1875.*

EN réponse à la lettre de votre Excellence concernant une personne que votre Excellence appelle l'esclave de Hassan Effendi, j'ai l'honneur de vous informer que cette question a pris une tournure si importante que je me trouve dans la nécessité d'en référer à son Excellence l'Ambassadeur d'Angleterre de même que son Excellence le Ministre de la Police trouvera peut-être opportun de s'adresser à la Sublime Porte.

Je vois d'abord que le Ministre de la Police considère que le trafic d'esclaves est un commerce légitime, cependant la Porte l'a dénoncé comme un procédé très blamable et abominable contre le point d'honneur et contre l'humanité.

Je vois que son Excellence disapprouve le commerce des esclaves quand il s'agit de la classe noire du genre humain, et qu'elle le considère comme légal quand les femmes et enfants de couleur blanche en sont l'objet. Je trouve que cette thèse est dénuée de toute preuve à l'appui, et qu'elle est une interprétation nouvelle et inexacte de la loi.

Je vois que l'objet de son Excellence est de m'emmener à faire arrêter une femme que vous invitez à prouver qu'elle est libre, tandis que si la version que nous avons à cet effet est exacte cette femme a déjà été remise à un marchand d'esclaves quoiqu'elle fut en droit d'obtenir sa liberté.

Je vois que le marchand d'esclaves qu'il ne l'a pas prise pour la vendre mais pour lui donner sa liberté après deux ans de service, mais cette déclaration est si futile et invraisemblable que je m'étonne qu'on me l'ait transmise.

Je ne puis que supposer que son Excellence le Ministre connaît la loi qui défend le commerce d'esclaves ainsi que le Emirnamé, la circulaire aux Gouverneurs, la circulaire des Grand Viziers, et les Firmans publiés à cet égard, mais il me paraît qu'elle leur a donné une interprétation spéciale dans le cas présent.

Je ne vois aucune utilité à discuter plus longtemps avec le Ministre de la Police vu la divergence de votre opinion sur cette matière et je crois devoir transmettre toute la correspondance relative à cette affaire à son Excellence l'Ambassadeur d'Angleterre, car il est très important que son Excellence voie qu'elle est l'opinion du Ministre actuel de Police à ce sujet et comment la Sublime Porte interprète les lois concernant le commerce d'esclaves.

Agréé, &c.  
(Signé) P. FRANCIS.

Inclosure 4 in No. 269.

*Sir H. Elliot to Safvet Pasha.*

Sir,

*Therapia, August 8, 1875.*

I HAVE to invite your Excellency's serious attention to the inclosed correspondence between Her Majesty's Consul-General and the Mutesarif of Pera, and to the report of Sir P. Francis to me, of which the substance is likewise inclosed in French, respecting a Circassian slave of the name of Cheristé.

The case is so fully explained in these documents that I need not add much to them, but there are one or two points connected with the proceedings of the Minister of Police to which I must invite your Excellency's special attention.

It is stated in this report that the slave in question having been beaten by her mistress, in whose service she had been from childhood, fled for protection to the police, but the protection she received was that of being handed over to a slave-dealer.

Your Excellency is aware that when the Sublime Porte undertook to prohibit the traffic in slaves penalties were imposed upon those who should carry it on in defiance of the law, and you will see with surprise and indignation that in this instance the Minister of Police, in his zeal in espousing the interests of the dealer, speaks of that individual as Hassan Effendi, "marchand d'esclaves établi à Futéh," as if he acknowledged that trade to be legitimize and legal.

I must be allowed to observe that if a Minister of Police is acquainted with the existence of an illegal establishment his first and obvious duty is to put a stop to it, but it will be further seen by their correspondence that his Excellency has been directly aiding and abetting the slave-dealer in carrying on a traffic forbidden by the law under special penalties.

It did not signify what pretext Hassan put forward for recovering possession of the slave, in each, however contradictory the one to the other, he found the warm co-operation of the Minister of Police.

At one time the woman was claimed as the wife of Hassan.

When it was proved that she was not it was asserted with equal untruth that she was his concubine, and these two pretexts having both failed, it was next asserted that the slave-dealer wanted her for his domestic service without any intention of selling her, and to these subterfuges, the one after the other, the Minister of Police appears to have lent himself.

The declaration that the Sublime Porte does not sanction the traffic in slaves has been repeatedly made to Her Majesty's Government, but it will be difficult to reconcile it with such acts as have in this case been countenanced by so high a functionary as the Minister of Police.

Your Excellency, I do not doubt, will see this matter in the light in which I have represented it, and will cause regular papers of manumission to be delivered to the slave, as the only means of protecting her.

I avail, &amp;c.

(Signed) HENRY ELLIOT.

No. 270.

*The Earl of Derby to Sir H. Elliot.*

Sir,

*Foreign Office, August 23, 1875.*

I ENTIRELY approve the note which your Excellency addressed to the Porte on the subject of the Circassian slave, whose case is reported on in your Excellency's despatch of the 8th instant.

I am, &amp;c.

(Signed) DERBY.



## TURKEY. (Consular)—Bengazi.

No. 271.

*Consul Henderson to the Earl of Derby.—(Received July 12.)*(Extract.) *Bengazi, June 12, 1875.*

I OBSERVED in the newspapers some months ago that the Porte had promised to take energetic and effective measures to put a stop to the Slave Trade at Bengazi, and the Governor of Bengazi informed me that he had received orders in the same sense from Constantinople. I have now thought it might be interesting to your Lordship to know how this promise has been fulfilled.

Aali Kimali Pasha, the Governor, informed me, at a long interview I had with him on this subject, that it was quite impossible for him to interfere with the Slave Trade in the interior, and that he could put no check on the exportation of slaves from Bengazi, in consequence of the venality of the police, and that the order must therefore remain in abeyance.

It is unfortunate that the execution of this order has been delayed, and has been intrusted to the hands of a Governor whose interests and fanaticism alike induce him to resist it. A Turkish Governor is invested with arbitrary and almost unlimited powers, and when he desires to do so he can and does impose his will on his subordinates in a most prompt and effective manner, and the excuse for the non-fulfilment of his instructions is obviously a pretext to delay yet a little longer the execution of a distasteful order.

I am quite aware of the difficulties the Sultan's Government has to contend with in liberating itself for its connection with the Slave Trade, but it is a matter of sincere regret and disappointment, that when the Government has been induced to take a step in the right direction, and has pledged itself to put an end to this Traffic in a particular locality, that its laudable intentions should be thwarted, and the misery or happiness of hundreds of helpless negroes be dependent on the caprice of a Provincial authority, who receives with such absolute indifference an order emanating from so high a quarter.

I could go into numerous instances where the Pasha himself has been identified with the exportation of negroes, but I will confine myself to what has occurred within the last few weeks.

On the 7th ultimo, some fifteen negroes were despatched to Constantinople by steamer in charge of one of the Pasha's Mektubdjis. These negroes were the property of his Excellency and his relatives, and had only been purchased a short time before.

A few days later five slaves, the property of the Cadi, were embarked for the same destination, and, as I write, I learn that more negroes are ready to be embarked by the next ship for the Levant.

Aali Kimali Pasha's complicity in this traffic is undoubted, and the secret of his resistance to the orders of the Porte in this matter is the pecuniary benefit he derives from the continuance of the trade. What I have said has been dictated by no sort of personal hostility towards him. On the contrary, I am on as good terms with him as men of widely-different characters and habits can well be when forced by circumstances into close relations.

No. 272.

*Consul Henderson to the Earl of Derby.—(Received August 23.)*

My Lord,

*Bengazi, July 17, 1875.*

I HAD an opportunity recently to speak to the newly-appointed Governor-General of this province on the subject of the Slave Trade still carried on here, and I availed myself of the occasion to remonstrate against the encouragement given to this Traffic by certain high officials for their own aggrandisement.

His Excellency promised me his assistance, and an official note has just been put



into my hands informing me that the Governor has received fresh instructions in this matter, and that he has been directed to carry out any suggestions I may make to him with a view to the suppression of this Traffic.

The slave entrepôt at Jalo (distant twelve days' journey from Osugazi) is the point at which a commencement must be made, and the Pasha has volunteered to accompany me there himself.

Should my health permit me, I propose making this journey in October, and I would request your Lordship's permission to absent myself from my post for this purpose, and for authority to charge the expense thereof to the public account.

Mr. Paolo Xerri will act for me gratuitously during my absence.

I have, &c.

(Signed) P. HENDERSON.

No. 273.

*Mr. Lister to Consul Henderson.*

Sir,

*Foreign Office, August 31, 1875.*

I AM directed by the Earl of Derby to state to you that he sanctions your making the journey to the slave-entrepôt at Jalo, which is proposed in your despatch of the 17th ultimo, and also approves of Mr. Paolo Xerri taking charge of the Consulate during your absence.

You will send to this office an account of your expenses, together with a full report of all information you may gather.

I am, &c.

(Signed) T. V. LISTER.

## TURKEY. (Consular.)—Jeddah.

No. 274.

*Consul Beyts to the Earl of Derby—(Received January 29.)*

(Extract.)

*Jeddah, December 27, 1874.*

ON the 12th instant I did myself the honour to report to your Lordship my arrival at my post; since then, owing to the observance of formalities, the Sultan's Firman, which recognizes my appointment as Her Majesty's Consul at Jeddah, was not read in Council before the 21st instant, I was on that date officially installed in office, when the British flag was displayed at my Consulate.

Immediately afterwards a deputation of the Chiefs of British-Indian subjects waited on me to offer me their congratulations; in replying, I availed myself of the occasion to inform them that in securing to them their rights and privileges as British subjects, it was my duty at the same time to make known to them that they were strictly forbidden from trafficking in slaves, that Her Majesty's Government had determined to put down the iniquitous trade in the Red Sea, and that I looked to them, as good subjects of our gracious Queen, for a hearty co-operation with me in the discharge of this duty.

Their reply was satisfactory, inasmuch as they promised to do all that I require of them, only begging of me that I will not disturb family arrangements nor dissolve family ties now existing in consequence of female slaves having become mothers of families by their masters; my reply to this was, that this being a point upon which I was not prepared to act, I should refer it for further instructions from Her Majesty's Government.

The following morning two Abyssinian slave-boys, whose masters were British subjects residing at Jeddah, presented themselves at the Consulate to claim my protection

and their liberation from slavery, and to these I granted papers of manumission. Shortly afterwards four others, being Abyssinian slaves owned by Turkish subjects, presented themselves for the same purpose; when, observing that a great commotion had been caused in the city in consequence of the appearance of slaves belonging to Turkish subjects at the British Consulate, I deemed it the wisest course for me to pursue was to send them to the Governor with an official request that he would act with them in accordance with the Treaty existing between Her Majesty's Government and Sublime Porte.

I beg leave to express to your Lordship my conviction from what has fallen under my observation at Jeddah, that effectual suppression of slavery among the Arabs and Turks can only be accomplished by the presence of one of Her Majesty's gun-boats being kept at this port, and one or two more to be kept cruising in the area of the Red Sea in order to intercept the dhows which convey slaves across the Red Sea, a few of which, when captured and destroyed at this port and Hodeida, would have a very salutary effect in discouraging the slave dealers in embarking in such risky enterprises.

With such measures adopted as suggested to your Lordship, and the intervention of Her Majesty's Ambassador at Constantinople, a very desirable end would soon be attained.

No. 275.

Consul Beyts to the Earl of Derby.—(Received February 9.)

(Extract.)

Jeddah, January 15, 1875.

SINCE I last had the honour of addressing your Lordship on this subject, from what has fallen under my own observation, I am convinced that the importation of slaves into the Hedjaz and Yemen countries, and from thence to Mecca and Jeddah, is a fact, and that they are conveyed across from the African side of the Red Sea and landed on the coast between this and Hodeida, probably a little south of the latter port; from whence, after supplying the depôts and slave mart at Hodeida, they are marched towards Mecca. The Turkish authorities, from pecuniary considerations of their own, certainly connive at, if they do not tacitly consent to this vile Traffic, being carried on under their very noses.

Under such disadvantageous circumstances, it is gratifying to be able to report to your Lordship the little that has been accomplished in so short a time by adopting a firm but yet conciliatory line of conduct, and by maintaining a cordial and friendly intercourse with the Governor of Jeddah, who, being an excellent worthy man, has rendered me every assistance that I have needed.

On my arrival at Jeddah I found a slave-mart located within 200 yards of my Consulate, the slaves being secretly introduced into the town by night, were disposed of during the day, under circumstances of examination the most revolting and degrading to be imagined. This, I am pleased to say, with the good offices of the Governor, is now no more; the mart is closed, and the dealers are forbidden to carry on slave transactions within the town. The evil has been so far overcome, but I fear only to be diverted and concentrated at Mecca.

I beg to forward a list of slaves liberated by me since my arrival at Jeddah, and I trust my proceedings in the discharge of my duty will meet with your Lordship's approbation.

Inclosure in No. 275.

LIST of Slaves that have been liberated at Jeddah.

Date.	Names of Slaves.	Country.	Village or Town.	Age.	Masters owned by.	Subjects.	
1874				Years.			
Dec. 23	Taiseer ..	Abyssinia ..	Valiso ..	12	Mahmood Shadri ..	Turkish ..	Manumitted by the local authority.
23	Aman ..	" ..	Limo ..	18	Saleh ba Amer ..	" ..	
23	Almaz ..	" ..	Joomä ..	18	Othman ..	" ..	
26	Bellal ..	" ..	" ..	20	Bahlawan ..	Bouchara ..	
29	Saïd ..	" ..	Darfoor ..	13	Agïel ..	Turkish ..	
23	Aman ..	Abyssinia ..	Gairah ..	15 or 16	Ali Gotha ..	British ..	Manumitted by Her Britannic Majesty's Consul.
24	Aman ..	" ..	Bajefar ..	20 or 21	Said Ali ..	" ..	
1875							
Jan. 2	Aman ..	" ..	Warrata ..	20	Sadik Capoli ..	" ..	
5	Naseeb ..	" ..	" ..	18	Hafees Edeen ..	" ..	

Jeddah, January 14, 1875.

(Signed) G. BEYTS.



No. 276.

*The Earl of Derby to Consul Beyts.*

(Extract.)

*Foreign Office, February 11, 1875.*

I HAVE received your despatch dated the 27th of December last, together with its inclosures relating to Slave Trade matters, and with reference to the holding of slaves by British Indian subjects, I have to acquaint that I entirely approve the intimation conveyed by you to them to the effect that they are strictly forbidden to hold or to traffic in any way in slaves, and whilst it will be your duty to see that all slaves held by British subjects are manumitted, and if the circumstances of the case should require it, that the offenders are punished, I have at the same time to observe that it is not the wish of Her Majesty's Government that when slaves are thus freed they should be compelled or induced to leave their owners; they must be made to comprehend that they are their own masters, and free to dispose of their services as they may see fit, but that being done, they must decide for themselves.

I have further to acquaint you that I approve of your having freed the two Abyssinian slave boys referred to your despatch as having been held by British subjects.

With regard to slaves held by Turkish subjects who may apply to you for protection, I have to state that it is not advisable that you should encourage applications of this nature, and when you are applied to you will not interfere in their behalf, unless you have good reason for believing that they have been ill-treated by their masters, when you will be at liberty to send the applicants to the Governor, or other proper Turkish authority, with such a communication to the authority as the circumstances of the case may warrant.

You acted rightly, therefore, in dealing with the cases of the four Abyssinian slaves belonging to Turkish subjects, who, as reported in your despatch now under reply, applied to you for protection.

Upon the general question of the Slave Traffic carried on by the Turks, or under the Turkish or Egyptian flags, I think it right to point out to you that there are no Treaty engagements existing between Her Majesty's Government and either Turkey or Egypt, that would authorize a British cruiser to seize or detain a Turkish or Egyptian vessel engaged in the Slave Trade, and for the present, therefore, you must confine your action to acquiring all the information possible in regard to the manner in which Slave Traffic is carried on, its amount, whence the slaves are derived, and their destination. You will be perfectly justified, however, in denouncing to the Turkish authorities any well authenticated cases of Slave Traffic which may come under your cognizance, and in requesting that the guilty parties may be punished according to their deserts.

When the question is settled as to the extent of your jurisdiction, I have to acquaint you that you will be justified in freeing any slaves which you may find in the possession of British Indian subjects at ports which may be recognized by the Turkish authorities as being within your Consular district, and you will take such steps as may be necessary for the punishment of the offending parties.

I need scarcely point out that considerable tact and judgment will be required on your part in dealing with Slave Trade questions in the provinces of the Hedjaz and Yemen, and you will be particularly careful, therefore, to distinguish between Slave Traffic, which you will be justified in denouncing, and the status of domestic slavery, in the latter of which it is not the wish of Her Majesty's Government that you should unnecessarily interfere.

No. 277.

*Mr. Lister to Consul Beyts.*

Sir,

*Foreign Office, February 18, 1875.*

I AM directed by the Earl of Derby to acquaint you that his Lordship approves your proceedings, as reported in your despatch of the 15th ultimo, inclosing a list of slaves liberated in consequence of your intervention, and reporting the closing of the slave-mart at Jeddah by the Government of that town.

I am, &amp;c.

(Signed) T. V. LISTER.



No. 278.

*Extract of a Letter from Consul Beyts, dated Suez, April 18, 1875.*

AS far as I can learn, there are from 20,000 to 25,000 slaves imported to Yemen and Hedjaz; the Consul at Smýrna has been writing me that slaves have been found on board of two steamers which arrived there from Jeddah; this is nothing new, all the Government steamers, as well as those of the Austrian Lloyds', from Hodeidah, calling in at Jeddah, have numbers of Africans on board, but they are always protected by passports and other documents, signed by the Kadi, stating them to be the wives of the officers and soldiers; no doubt these documents are destroyed, and the victims are sold into slavery at Constantinople, but no slaves are bought and shipped at Jeddah, or we should hear of it. Some time after I had closed the mart and left Jeddah, some slaves (fourteen in number) were clandestinely introduced into the town at night, and an attempt was made to sell them in the mart. Mr. Wylde heard of it, and wrote to the Governor, who himself repaired to the spot, and dispersed them, putting the brokers into prison.

No. 279.

*Consul Beyts to the Earl of Derby.—(Received June 21.)*

(Extract)

Suez, June 10, 1875.

I HAVE the honour to inclose some remarks on the Red Sea Slave Trade from a thoroughly trustworthy source, which have been forwarded to me by Mr. A. B. Wylde, the Acting Consul at Jeddah, accompanied by a letter from himself. Mr. Wylde informs me that the Slave Trade had increased greatly, judging from the number of young slaves to be seen in the town. The public market is still closed, but there are so many facilities offered for private sales, that the closing of the market is hardly felt to be an inconvenience. The Governor, however well-disposed, is powerless to interfere with and put a stop to the private traffic; and he has made himself unpopular by paying so much attention to the subject.

Referring to the above remarks, I beg to inform your Lordship that the author's statements are derived from facts which have fallen under his own personal observation when visiting Massowah and Hodeidah; and they are, moreover, fully borne out by the testimony of an English mercantile gentleman who had been residing at, and is lately returned from, Hodeidah.

Your Lordship will observe that the remarks contain the most conclusive and confirmatory evidence which can be given to the Reports which I have had the honour to make in my previous despatches on Slave Trade. I look on the statements as being a recapitulation of my own, diffident as I felt at the time in making them, from want of positive proofs. I feel gratified in finding them to be substantively correct, and so faithfully verified on such good authority.

So long as the Turkish and Egyptian Governments make mere hollow professions of putting down the Slave Trade, and at the same time knowingly permit slaves to be embarked and disembarked at their ports; so long as they replenish their coffers by permitting (if they do not instruct) their Governors and other officials to levy a poll-tax on slaves that are landed at Jeddah, Hodeidah, and other ports on the Yemen coast, the tax probably having been already levied at the ports of shipment on the Abyssinian and Nubian coasts; so long as slave-landing operations can be carried on under the very guns of the Turkish men-of-war lying in port, and so long as the officials high and low participate more or less in the gains of the traffic, beyond dealing with British India subjects, on whom alone the restrictions can be enforced, and making futile representations to the authorities, Her Majesty's Consul can do little good in putting a check on a traffic which is carried on by the slave dealers with the utmost impunity, and in defiance of all authority. Any prohibitive measures attempted, without the means to enforce them, only incur the scorn and bitter hatred of the dealers, who show their resentment by inciting the fanatical Arabs against the Europeans, the small band of which, having no reliable protection, would be, in the case of a rise, entirely at the mercy of a savage mob.

It, therefore, becomes my duty to inform your Lordship that, to take firm and decisive steps for putting down the Slave Traffic at Jeddah, it would be absolutely necessary that one of Her Majesty's gun-vessels be stationed there, for the protection of her subjects. When Her Majesty's vessels of war acquire by Treaty the right of search in

the Red Sea, cruize in the limits indicated by Annesley Bay on the Abyssinian, and Suakim on the Nubian coasts, from which the supplies are drawn, and intercept the dhows carrying slaves across to the Yemen coast, a few seizures would deter the dealers from embarking in such risky enterprizes; and by cutting off the supply, the trade would diminish, and ultimately be rooted out.

Owing to the vigilance exercised by Her Majesty's vessels Slave Trade operations can no longer be pursued on the south-east coast of Africa, except with imminent risks to the dealers, which they do not care to incur; consequently, the trade has been diverted to the Red Sea, where it flourishes—slaves to the extent of 25,000 to 30,000 being annually imported into the Hedjaz and Yemen, a large portion of them being conveyed to Egypt, Constantinople, and other Mediterranean ports by steamers of the Austrian Lloyds' Company, and those belonging to the Turkish and Egyptian Governments. The steamers of the Austrian Lloyds' Company are in the habit of carrying slaves as deck passengers; they make no concealment of doing so. My attention was called to this fact by a letter addressed to me by Her Majesty's Consul at Tunis. On inquiring from the Company's agent at Jeddah, I learnt from him that such negro deck passengers were the wives and families of the Turkish soldiers, and that they were in possession of certificates from the Governor and Kadee of Hodeidah. There can be no doubt that the documents alluded to are fictitious, and that they are destroyed whenever opportunities offer for selling the slaves.

---

Inclosure 1 in No. 279.

*Acting Consul Wylde to Consul Beyts*

(Extract.)

*Jeddah, May 28, 1875.*

I HAVE the honour to report that, since writing my last letter to you on this subject, I have heard from most reliable European and native sources of the landing of a cargo of sixty slaves about five miles south of this port. The proof of this is that the quarantine officials have been informed of the same, and have collected their usual passenger dues on the batch from the owner of the Bugla.

Evidence is only too clear of the sad increase in this traffic. It but wants a walk through the bazaar during the early portion of the day to see with one's own eyes the many small and adult slaves standing about, or being moved from one part of the town to the other, chiefly towards the Mecca Gate, and to the village situated towards the south-east of the town.

If the Quarantine Department of the Turkish Government collect dues on the import of slaves, and the officers and officials openly buy male and female domestics, it will be hopeless for any Representative of Her Majesty's Government to try and put a stop to the trade.

The example set by the Turkish officials is a guarantee to the Arabs of their not being molested, and they can prosecute their trade with impunity.

The Austrian boat "Flora," steam-ship, which arrived yesterday from Hodeidah, brought four slaves, shipped as deck passengers for this port.

Orders have arrived from the Governor-General of the Hedjaz that all slaves seeking refuge in the British Consulate are not to be delivered up to their masters, but other arrangements to be made for their disposal. What these arrangements are I have not been informed, but will write further on the subject when the Governor-General's order can be made more explicit.

---

Inclosure 2 in No. 279.

*Remarks on the Red Sea Slave Trade.*

HODEIDAH, the seaport of the Province of Yemen, is the principal mart, and may be considered as the head-quarters of the Trade. It is here that the slaves are first landed after their voyage from the African coast, and the place from which Jeddah and the other towns to the north draw their supplies. There is not the slightest attempt made at concealing the traffic, and indeed it is whispered that the local authorities derive a benefit from each fresh importation, so much per head being paid for all slaves landed.

The slave-quarters, a collection of mat huts, are situated but a few yards outside



the walls of the city, and the business is done by slave-brokers, who go round the cafés inquiring for purchasers, and announcing the qualities of the human chattels for sale.

Professional duties having taken me to Hodeidah, I took advantage of the opportunity to make a few inquiries as to how the market was supplied. Accompanied by a Turkish officer, who was anxious to purchase a slave, to send to Constantinople, and a slave-broker, I went to the house of the principal dealer. Several young boys were brought in for our inspection. Their ages ranged from 12 to 16 years, and their prices from 75 to 100 dollars. A number of female slaves were then shown, young girls between 12 and 16 years of age; 130 dollars was the highest price asked by the dealer, though I was told that a young and good-looking slave girl would sometimes fetch 200 dollars.

Most of these poor creatures meet with a miserable fate. Purchased for their good looks, after a month or two of possession, the master, becoming tired of his victim, resells her to the slave-dealer at a reduction, and thus they are passed on from one to the other, serving the lusts of many masters until they sink down into kitchen drudges, or are cast adrift to shift for themselves.

The slaves which I saw were all finely featured and very intelligent-looking. The dealer said they were Abyssinians, although some were dark enough to have come from Sowalkim in Nubia. At another slave-dealer's we saw about twenty little fellows, the eldest of which could not have been ten years of age.

None of the slaves shown to us could speak a word of either Arabic or Turkish, nothing but their own native dialect, showing that they must have been but newly imported; in fact we were informed that a few weeks previous to our arrival quite a large number of slaves had been received from Massowah.

Owing to the active exertions of the British cruisers, we were informed that but very few dhows had entered the Red Sea from the south, and that the dealers were now dependent upon Massowah and Zeilah for supplies.

The slave-dealers were all most bitter in their denunciation against the English, who have so unwarrantably, as they consider, interfered with their trade, and stolen so many of their slaves.

Whilst at Hodeidah I saw no dhow with the plain Arab flag, and I believe the Traffic to be carried on entirely under the Turkish and Egyptian flag. The Austrian flag, too, cannot be quite exempted from a charge of indirectly assisting in this traffic, for the steamers of the Austrian Lloyds, which trade along the coast of the Hedjaz and Yemen, carry up to the northern ports, and sometimes even as far as Constantinople, many a batch of deck passengers who are nothing but slaves.

A person presents himself at the office of the Agency, or on board of the ship, and asks for a number of tickets for deck passengers. The money being paid no questions are asked, but the tickets are given at once, and serve for a shipment of a batch of slaves.

I have just been informed by a passenger that the steamer of the Austrian Lloyds, which arrived at Jeddah on the 18th instant (May 1875), landed at that place fifteen young Abyssinian women, shipped at Hodeidah as deck passengers, and which are now for sale.

One or two small cruisers in the Red Sea to watch the Abyssinian coast, with permission to examine all dhows under the Turkish or Egyptian colours, would soon put an end to this infamous Traffic. At the same time, representations being made in the proper quarter, the agents of the Austrian Lloyds might be instructed to make a visit of inspection with the captain of the ship previous to the vessel leaving port, and in case of any deck passengers being found under suspicious circumstances, to cause them to be immediately landed and placed in charge of the local authorities, with the view of their liberation.

---



TURKEY. (*Consular*)—*Smyrna.*

---

No. 280.

*Consul Cumberbatch to the Earl of Derby.—(Received February 22.)*

My Lord,

*Smyrna, February 12, 1875.*

I HAVE the honour to inform your Lordship that I acquainted Her Majesty's Ambassador by telegram on the 9th instant that there were four African slaves on board the Egyptian steamer "Mahalieh," bound for Constantinople; from the information I received, there can be no doubt that these captives were intended for sale at Constantinople.

I have, &c.

(Signed) ROBT. W. CUMBERBATCH.

---

No. 281.

*Consul Cumberbatch to the Earl of Derby.—(Received March 2.)*

My Lord,

*Smyrna, February 20, 1875.*

I HAVE the honour to transmit herewith, for your Lordship's information, copies of three despatches which I have addressed to Her Majesty's Ambassador.

It would appear that the Traffic in slaves is openly carried on at Jeddah notwithstanding the positive orders of the Sultan to the contrary, even by one of the Imperial officers.

Two or three British steamers have also conveyed pilgrims from Jeddah lately, but I am happy to report that I found no slaves on board.

I have the honour to state that I have reported these cases to Her Majesty's Consul-General in Egypt, as well as to Her Majesty's Consul at Jeddah.

I have, &c.

(Signed) ROBT. W. CUMBERBATCH.

---

Inclosure 1 in No. 281.

*Consul Cumberbatch to Sir H. Elliot.*

Sir,

*Smyrna, February 18, 1875.*

WITH reference to my telegram of the 16th instant to your Excellency herewith annexed, viz.: "Austrian steamer 'Flora' left this afternoon with ten African slaves on board, arriving at Constantinople on Thursday," I acquainted the Austro-Hungarian Consul-General of the fact, who telegraphed to his Legation, the vessel having left before he could take any steps on board.

I cannot say precisely where these slaves were embarked, but I imagine that they were brought on board by the pilgrims from Jeddah, of whom there were a considerable number on board.

I have, &c.

(Signed) ROBT. W. CUMBERBATCH.

---

Inclosure 2 in No. 281.

*Consul Cumberbatch to Sir H. Elliot.*

Sir,

*Smyrna, February 19, 1875.*

I HAVE the honour to confirm my telegram to your Excellency of the 15th instant:—

“About twenty young slaves on board Ottoman Government steamer ‘Azir’ from Egypt, Hassan Bey Captain, left this evening. Slaves are below, owned by Captain and crew.”

This case of slave-carrying was represented to me shortly after the vessel had left, so that I could not make any inquiries through the Turkish authorities into the case.

My informant was a passenger from Jeddah in the “Azir,” and is, I believe, truthful in his statement. He declared that these children were taken on board by the captain at Jeddah, and that there was a considerable number of pilgrims from Mecca on board, and he supposed that they sold the slaves to the captain and crew in order to defray their expenses.

My informant further assured me that he had remonstrated with the said Hassan Bey respecting the small amount of bread and water he allowed these slaves, and acquainted him that he would inform me thereof on the arrival of the vessel. Upon this the captain ordered him to be locked up in his cabin until the vessel was ready for sea. I think it would be very desirable that Hassan Bey should be visited with the punishment he deserves for so flagrant a breach of the existing regulations.

I have, &amp;c.

(Signed) ROBT. W. CUMBERBATCH.

Inclosure 3 in No. 281.

*Consul Cumberbatch to Sir H. Elliot.*

Sir,

*Smyrna, February 20, 1875.*

I HAVE the honour to acquaint your Excellency that the Egyptian steamer “Rhamanieh” arrived at this port on or about the 12th February, and that immediately after casting anchor three slaves were placed on board a shore-boat and conveyed to the opposite coast. The Turkish authorities immediately, at my request, placed policemen at the only points where the boatmen could pass on, returning by land or water; and towards evening the boatmen and slaves were secured. The former will be condemned to a short imprisonment, and the latter will be emancipated. The real owner of these slaves has not been discovered.

I have, &amp;c.

(Signed) ROBT. W. CUMBERBATCH.

No. 282.

*Mr. Lister to Acting Consul Cumberbatch.*

Sir,

*Foreign Office, March 8, 1875.*

I AM directed by the Earl of Derby to express to you his Lordship's approval of your having addressed to Her Majesty's Ambassador at Constantinople the several communications relative to the Slave Trade which are contained in your despatch of the 20th ultimo.

I am, &amp;c.

(Signed) T. V. LISTER

No. 283.

*Consul Cumberbatch to the Earl of Derby.—(Received March 30.)*

My Lord,

Smyrna, March 20, 1875.

I HAVE the honour to annex, for your Lordship's information, copy of a despatch relating to Slave Traffic I addressed to Her Majesty's Ambassador dated 18th instant.

I have, &amp;c.

(Signed) ROBT. W. CUMBERBATCH.

Inclosure in No. 283.

*Consul Cumberbatch to Sir H. Elliot.*

Sir,

Smyrna, March 18, 1875.

IN transmitting herewith annexed copy of my telegram to your Excellency of the 19th instant, viz. :—

"Ottoman Government steamer arrived from Egypt with above thirty young slaves, belonging to Captain Mehemet Bey and crew; leaves Smyrna Thursday, 18th March."

I have the honour to state that I acquainted his Excellency the Governor-General of this district of the fact of these slaves being on board the "Ismail," and he stated that unless the slaves were landed he could take no steps in the matter.

I have, &amp;c.

(Signed) ROBT. W. CUMBERBATCH.

No. 284.

*Consul Cumberbatch to the Earl of Derby.—(Received June 19.)*

My Lord,

Smyrna, June 9, 1875.

I HAVE the honour to annex herewith copy of a despatch received from Mr. Vice-Consul Anamissaki of Tchesmeh and Scio relating to Slave Traffic.

I have, &amp;c.

(Signed) ROBT. W. CUMBERBATCH.

Inclosure in No. 284.

*Vice-Consul Anamissaki to Consul Cumberbatch.*

M. le Consul,

Tchesmé, le 31 Mai, 1875.

J'AI l'honneur de vous annoncer qu'il y a deux jours qu'un jeune négre nommé Ahmet, esclave d'un Turque à Echelle-Neuve, une heure après son arrivé à Scio était déclaré, par nos soins, homme libre et pourvu, par l'autorité administrative de l'île, d'un certificat constatant sa nouvelle position sociale.

Veuillez, &amp;c.

(Signé) D. ANAMISSAKI.

No. 285.

*Acting Consul Joly to the Earl of Derby.—(Received September 1.)*

My Lord,

Smyrna, August 20, 1875.

I HAVE the honour to transmit to your Lordship herewith inclosed copy of a despatch which I have this day addressed to Her Majesty's Ambassador at Constantinople, relative to the slaves which have lately arrived at this port on board the Egyptian steamer "Bechir" and the British steam-ship "Arcadia."

I have, &amp;c.

(Signed) STEPHEN JOLY.



Inclosure in No. 285.

*Acting Consul Joly to Sir H. Elliot.*

Sir,

*Smyrna, August 20, 1875.*

I HAVE the honour to confirm my two telegrams to your Excellency of the 17th and 18th instant, respecting the four African slaves on board the Egyptian steamer "Bechir," and the three on board the British steam-ship "Arcadia," which left this port respectively on the above dates, bound for Constantinople.

With reference to the slaves on the "Bechir," I was only aware of three being on board that vessel a few hours before her departure, and I am unable, therefore, to state further to your Excellency than that these slaves arrived at this port the previous day from Alexandria, and that it is only owing to the vigilance of the local police authorities that they were not landed here.

With reference to those on board the steam-ship "Arcadia," I beg to state to your Excellency that I received a telegram from the Acting Secretary at Malta to the effect that several Africans, possibly slaves, had left on the 13th instant by that vessel for Syra, Smyrna, and Constantinople.

This steamer arrived here on the 17th instant, and I immediately proceeded on board to ascertain if there were any slaves, and as I had the honour to telegraph to your Excellency I discovered amongst the passengers three African female slaves.

Mr. G. Rogers, the master, informed me that these persons went on board his vessel at Malta together with other passengers for Constantinople, duly provided with tickets from the agent of the "Arcadia," and he positively assured me that he had not the slightest suspicion that they were slaves, which I fully believe.

On my representations the authorities here during the time the "Arcadia" remained in port took the necessary measures to prevent the slaves being landed.

I have, &amp;c.

(Signed)

STEPHEN JOLY.

## VENEZUELA.

---

No. 286.

*The Earl of Derby to Mr. Middleton.*

Sir,

*Foreign Office, October 14, 1875.*

I TRANSMIT to you, herewith, a copy of a despatch from the Acting British Consul-General at Havana,\* respecting a project of importing Indians into Cuba from Venezuela; and I have to request you to bring this subject before the Venezuelan Government, and to point out to them that in a country where the status of slavery exists, the difference between the treatment which these Indians, if imported, will receive and that which slaves meet with will be merely nominal and to the detriment of the Indians, as the masters may have some interest in preserving the lives of their slaves, whilst they would have none in sparing the Indians.

I am, &c.  
(Signed) DERBY.





## APPENDIX.

---

[These Papers were received too late to be published with the Report of the Royal Commission on Fugitive Slaves, and they are, therefore, annexed to the Annual Slave Trade Correspondence.]

---

No. 1.

*Dr. Kirk to the Earl of Derby.—(Received June 6.)*

My Lord,

Zanzibar, May 1, 1876.

AS directed by your Lordship, I have the honour to forward, for information of the Royal Commission appointed to inquire into the question of Fugitive Slaves, a Report on the present status of slaves in the Zanzibar Dominions.

I have, &amp;c.

(Signed) JOHN KIRK.

---

Inclosure in No. 1.

*Report by Dr. Kirk on the present status of Slaves in Zanzibar.*

*General position.*—The position of the slave in Zanzibar is regulated by the general provisions of Mahommedan law, the spirit of which in relation thereto is embodied in a saying of the Prophet who, with reference to manumission, says :—"Between him who frees a slave and the slave freed there arises a relation analogous to that of the father and the child; for while in slavery the slave is non-existent, his independence being in abeyance, by the act of the master who frees him he is raised from nothingness into being, as a child from nothing is brought into being through the act of the father."

Religious duties, obligatory on free Mahommedans, do not therefore apply to Mahommedan slaves where these are at variance with this doctrine, and the Pilgrimage—binding on all others—is not required of the slave. Neither in case of his murder does the *lex tulionis* apply, and his market value, not the price of blood, is exacted in compensation.

In Zanzibar, which has for ages back supplied the East with slaves, it will readily be imagined the slave occupies a lower position than elsewhere. There he had got to be regarded until very lately as one, and that the most important, of the raw materials of commerce.

*Supply.*—Until 1873 as many as 20,000 slaves were sold yearly in public market, and shipped from Kilwa. Since then the public markets have been closed throughout the Sultan's dominions, and the trade moved from the sea to the land; but, notwithstanding the practical abolition of the foreign Slave Trade, the numbers that still pass through Kilwa have not diminished, owing to the great demand that has arisen in the island of Pemba and along the coast, together with the increased mortality and losses occasioned by the land route.

*Special position.*—In Zanzibar, therefore—and in using this term I include the Sultan's dominions on the coast—the slave, when first obtained, in no way differs from such saleable commodities as goats and cattle, which when brought to the coast from inland, are kept until they can be resold or turned to use on the plantations.

The social position of the newly-obtained slave is here therefore the lowest which it is possible to imagine. There are, however, other stages to which he may progress after a time, such as the agricultural labourer, the town slave who works for his master with the merchants, and the domestic slave in native houses.

These three classes we shall have to speak of after having pointed out how far the institution of slavery and the position of the slave have been modified by the terms of Treaties with Great Britain and by the laws of the Sultan.

*Effects of Treaties with Great Britain on the status of Slaves.*—These different enact-

ments have, in the last few years, effected great changes in the position of the slave, the end of which is very far from being yet apparent.

The Treaty engagements of Zanzibar for suppression of the Slave Trade previous to 1873 were so open to evasion that little practical good resulted therefrom. Since 1873 it may be said, however, the foreign Slave Trade by sea has been brought to an end, and the supply practically cut off from Arabia and Persia, so far at least as Zanzibar is concerned, for doubtless slaves are still exported from the territory under Egyptian rule.

*Present demand for Slaves.*—The local demand for slaves in Pemba, consequent on the influx of capital into that island caused by the rise in the price of cloves that followed the hurricane of 1872, which, destroying the plantations of the island of Zanzibar, left those in Pemba intact, together with the requirements of the great agricultural districts of Malindi and Lamo, and the losses consequent on the long land-march by which slaves are now taken to these places in chain-gangs, have however served to maintain the demand for raw slaves from the interior at about the same numbers as formerly.

*Effects of Treaty of 1873.*—Thus while we have by the Treaty of 1873 put an end to the export Slave Trade from Zanzibar to Eastern countries, we have in no way ameliorated the position of the slave, but the reverse, and have completely failed in checking those wars which more or less directly are caused in the interior for the purpose of getting slaves, and which, so long as they continue, render the regeneration of Central Africa, and equally those parts nearer the coast, hopeless.

The only way in which slavery on shore is affected by existing Treaties is in the abolition of the public slave-markets, which, while they existed had so demoralizing an effect on the population, and served to keep the slave constantly before the public as a chattel to be speculated on for a rise or fall like any other commodity.

*Probable effects of further concessions negotiated by Dr. Kirk.*—Since the Treaty of 1873, and that of 1875, supplementary thereto, slavery afloat has been practically abolished. His Highness has, moreover, at my request issued three Proclamations, having the force of laws.

The first, dated 15th January, 1876, abolishing slavery as a status known to the Government, within the northern third of his dominions, that is throughout the South Somali Coast and the district of Kismayo.

The second, prohibiting the land route by which we have seen the slave-dealers evaded the Treaty of 1873; and the third, forbidding the fitting-out of caravans for the purchase of slaves in the interior, and the return of such caravans to the coast, under pain of imprisonment of the owners and confiscation of the slaves.

There is reason to believe that the first has effectively stopped the northern prolongation of the land slave-route to Somali land, and is also making a silent change in the position of the slave throughout the districts affected by it. The purchase or sale of a slave being now punished within these limits, and the slave-master reduced to the position of guardian only.

The second and third Laws having just been issued, it remains to be seen how far in practice they will be found to work, but the steps by which they have been preceded have been of a kind to make the dealers believe that a fatal blow has been struck at their business. The profits of the contraband Traffic are, however, already so great, and so certain to increase with the difficulties thrown in the way, that we have no reason to think the struggle is yet over—indeed, this never will be until the status of slavery has ceased to exist.

In pointing out more particularly the conditions of the various classes of slaves in the Zanzibar dominions, it will be convenient to speak of them:—

*Classes of Slaves.*—1. As raw slaves, or those lately captured and introduced.

2. Agricultural slaves settled on the plantations.

3. Slaves hired for daily or weekly wages to merchants and others in the town of Zanzibar.

4. Domestic slaves in the house of Arabs, &c.

*Raw Slaves.*—Regarding the first-class there remains nothing further to be said after what has been already stated. In Zanzibar, slaves are in this stage regarded as cattle or goods, and in no other light.

*Agricultural Slaves.*—When once, however, slaves of the above class have been for a few years settled on the plantations and have come to identify themselves as in a measure the property of some one or attached to one place, and have acquired a sufficient knowledge of the language, they are classed as agricultural slaves, who, by the custom of Zanzibar, are allowed, in lieu of rations and clothing, two days in the



week to work for themselves and cultivate an allotted plot of ground. In these two days they may also cut firewood or grass or otherwise work, retaining the produce to themselves, receiving nothing from the master out of the general produce of the estate, and giving him their labour as slaves during the five remaining days of the week.

Such is the usual arrangement within the island of Zanzibar, but there are slight modifications of it elsewhere induced by local causes.

These customs are, however, owing to the more frequent sale of agricultural slaves and the changes that have taken place since the ruin of the plantations in Zanzibar by the hurricane of 1872, and the great demand for field labour in Pemba, gradually breaking down.

*Hired Slaves.*—The third class is composed of boys and girls hired out to merchants and others for picking orchella weed, sifting copal, preparing hides for shipment, in carrying lime and stone for building, &c.; these receive daily wages, which their owners take on their return home.

I may remark that nothing is more common than for a native who gets a little money to invest in such slaves; they are, therefore, largely owned by comparatively poor people in town, who sell them when they get above a certain age.

This class includes also boatmen, town porters, &c., used for landing and shipping, and delivery of cargo to the merchants. These, requiring a special training, are owned principally by contractors, who keep gangs of such slaves and, for a stipulated sum, execute work for the European, American, and native traders, and as these contractors make themselves responsible for the safe delivery of the goods, it is difficult for casual labour to compete. This is a class of slave that has sprung up within the last fifteen years—formerly natives of Arabia, from Makulla and Sheher, did the work of porters themselves, but gaining capital through their own labour, they bought slaves whom they trained and supervised.

*Domestic Slaves.*—The last class of Zanzibar Slaves consists principally of concubines and common domestic servants, but it includes the overseers of estates and head men over other slaves, also agents who go trading in the interior for their masters.

The places of greatest trust are, in wealthy houses, generally reserved for slaves from abroad—Nubians, Abyssinians, or Gallas. There are also in the hareems Georgians and Circassians, of whom we need not here speak.

*Admiralty Jurisdiction.*—Cases that arise under the operation of Slave Trade Treaties come for adjudication before Her Majesty's Agent and Consul-General, in his Admiralty jurisdiction, from whose decisions there is an appeal to the Queen in Council under the provisions of the Acts regulating his powers.

In cases of condemnation, any slave dealers captured are made over to the Sultan for punishment, who also gives effect himself to the Laws and Regulations from time to time published.

*Fugitive Slaves.*—The question of fugitive slaves is not one that has ever given rise to serious discussion here, but as a rule nothing has been done that would indicate a direct acknowledgment of the right of the master to possess a slave; a slave taking refuge in the Consulate has, on this principle, not been given over to the master but turned out as an intruder at a time at which no one had notice.

Slaves on board ships of war, in harbour, have also been forced to leave the vessel, but have been sent over to the mainland or elsewhere at their pleasure, from whence they cannot under Treaty be reconveyed against their will. The principle has been steadily maintained that no slave can be surrendered on demand—as a slave—from under the British flag, but that neither the Consulate nor ships of war in harbour can be used as free quarters by all comers,—quite irrespective of whether they are slaves or free. Where a slave has been picked up three miles at sea, he has been looked on as absolutely free, nor has any case occurred to cause a discussion on this point.

*Freed Slaves.*—The freedom of slaves manumitted through the operation of Treaties and a Decree in Court, has also been scrupulously respected and enforced in a most summary manner by the present Sultan without any question. In like manner, those freed by the Consul from Indians now constitute a large and definite class in the population, and their greatest danger is that of being sold by their own people.

I think, looking back at the Slave Trade before 1873, with the additional knowledge now gained by me, I cannot estimate the annual numbers of slaves that passed through Kilwa at less than 25,000.

This is above the number as stated at the time, but there was, we now know,



much misrepresentation, and the Custom-house books showed a number far below the actual state.

The sudden cessation of the sea route, when it was expected to re-open in May 1873, caused an immense accumulation of slaves in Kilwa, but these were marched north towards the end of that year, and Captain Elton witnessed no less than 4,000 taken past him in thirty days, in the month of December. This would have indicated, had the same rate been maintained, 48,000 yearly, but, as I have said, the dealers were then working off the accumulated slaves that had been collected during the previous nine months.

In 1874, however, when this exceptional state had quite passed, there were 35,000 taken through Kilwa by land, and of these a very large part were conveyed to the Island of Pemba in contravention of Treaty. This gave us the *locus standi* made use of to induce the Sultan to abolish the land route, as he has now done.

The further step of forbidding all fitting out of slave caravans on the coast, and their return with slaves, will, when put in force, practically cut off the supply; but the effect of these concessions and acts of His Highness the Sultan will depend in a great measure on the manner in which Her Majesty's Government now act. If they give a liberal and hearty support to His Highness' authority, both directly and indirectly, without looking too closely into the immediate cost, there is no question this last blow will have an almost decisive effect against Slave Traffic as a great branch of trade. It will continue to exist, no doubt, but only as a contraband Traffic, and its numbers never can be great.

If, however, the Sultan's authority is not maintained, his Proclamations will become dead letters, and the unpopularity of his having yielded very possibly endanger his rule, for it is to be remembered there is not one of his subjects who accepts willingly the concessions he has found it expedient to make.

(Signed) JOHN KIRK,  
Her Majesty's Agent and Consul-General.

Zanzibar, May 6, 1876.

## No. 2.

*Mr. Tylour Thomson to the Earl of Derby.—(Received June 16.)*

My Lord,

Tehran, May 23, 1876.

IN reply to your Lordship's despatch of the 29th of February last, I have the honour to report that, with the exception of the right of search conceded at the instance of Sir Justin Sheil to British cruisers, with a view to prevent the importation of slaves by sea into Persian territory, and renewed by Article XIII of the Treaty of Paris of 1857, no measures have been adopted by the Government of the Shah for the complete suppression of that Traffic. Under the action of the above arrangement, however, a considerable reduction of the number of slaves existing in Persia is believed to have been effected, and, with the exception of a few cases where slaves are still secretly landed upon the coast, they are nearly all the offspring of domestic slaves born in the country.

As a general rule, the domestic slave of Persia is treated with great consideration by his owner and the members of his family. Being usually employed as the confidential servant of the house he is, unless in the matter of personal liberty, in the enjoyment of advantages not always possessed by the ordinary paid servants.

No measures whatever are in progress in Persia for the emancipation of slaves whose bondage is recognized and sanctioned by the law of the country and upheld by the Mahomedan priesthood.

I have, &c.  
(Signed) WM. TAYLOUR THOMSON.

## No. 3.

*Sir A. Buchanan to the Earl of Derby.—(Received June 24.)*

My Lord,

Vienna, June 18, 1876.

WITH reference to your Lordship's despatches of the 25th February and 6th March, respectively, instructing me to procure information as to the law and practice in Austria-Hungary in regard to fugitive slaves, I have the honour to forward to your Lordship herewith a translation of the answer I have received to-day to the application made by me to the Austro-Hungarian Government on the subject.

I have, &amp;c.

(Signed) ANDREW BUCHANAN.

Inclosure 1 in No. 3.

*M. Orczy to Sir A. Buchanan.*

(Translation.)

Vienna, June 17, 1876.

IN respectful reply to the esteemed note of his Excellency the Extraordinary and authorized Plenipotentiary of Great Britain, Sir Andrew Buchanan, of the 7th of March of this year, in regard to the orders given to His Majesty's navy in cases where fugitive slaves seek shelter on board the Imperial and Royal men-of-war on the open sea or in foreign territorial waters, the undersigned Minister of the Imperial House and of Foreign Affairs has the honour, after having consulted the Imperial and Royal State Ministry of War (Navy Section), to communicate the following:—

The Commanders of the Imperial and Royal men-of-war have to keep themselves strictly to the international Treaties for the suppression of slavery (Declaration of the 8th February, 1815; decisions of the Congress in Verona of the 28th November, 1822; and Treaty of London, of the 20th December, 1841), and especially also are to be guided by the resolutions determined upon, dated the 25th June, 1826 (Tribunal Decree of the 19th August, 1826, F. G. T. 2,215), by which every slave is, as soon as he steps on Imperial and Royal territory, at that moment free, as also on an Austrian ship, or even if he is handed over to an Austrian subject abroad, under whatever conditions. These resolutions are particularly expressed in sec. 373 of the Military Penal Code, copy of which is annexed.

According to the precise declarations of the Military Penal Code, and of the most perfect intentions, there is no doubt whatever that fugitive slaves who board a man-of-war, be it on open sea or territorial waters, for the purpose of seeking shelter, will assuredly find there shelter and help, and will be treated as free, and, moreover, dare not be delivered up.

An exception in the latter case could only appear justified if a slave should reach the deck of a man-of-war in territorial waters which are subject to a friendly Power, and his own Government should demand then and there his delivery on the ground of Treaties, and under circumstances according to which also every free subject of the respective friendly Power would also have to be delivered up. Such a delivery could naturally only be effected through the intervention of the Consulates or Representatives. There never having yet occurred a case giving rise to the necessity of special instructions, there have never yet been any such issued, and there does not exist any such instructions for Commanders of vessels as to how they are to behave if, in the territorial waters of a friendly Power, fugitive slaves seek shelter on board of men-of-war, in such a manner as to beg for reception before they actually put foot on the men-of-war, and have thereby obtained a right to shelter and aid.

The State Ministry of War (Navy Section) does not, however, perceive any necessity for issuing such instructions, as the conduct of the Commanders of such vessels must be governed by the particular circumstances of such cases, and must, therefore, be left to their tact and intelligence.

The Undersigned, &amp;c.

(For the Minister of Foreign Affairs),  
(Signed) ORCZY.

## Inclosure 2 in No. 3.

(Translation.)

*Fourth.—Chief Division on Public Violence.*

## § 373.

*Tenth Case.—K. The Treating a Man as a Slave.*

AS in Austria slavery is illegal and all power coincident with such, and every slave becomes instantly free as soon as he puts foot on Imperial and Royal territory, as also upon Austrian ship-board, and even gets his liberty abroad at the moment he is passed over, under any condition, to a subject of the Austrian Empire, or to any person being in the war service of Austria, everybody commits a crime of public violence who hinders a procured slave in the use of his personal liberty, or sells him again at home or abroad, and every Captain or Commander of no matter what Austrian ship or vessel who takes one or several slaves, or hinders a slave who has reached the deck of an Austrian ship in the use of the personal liberty thereby acquired, is punishable by penal servitude of from one to five years.

But should the Captain or Commander of an Austrian ship, or any other Austrian subject, keep up a continuous traffic in slaves, the penal servitude will be extended to ten years, and, under specially aggravating circumstances, to twenty years.

---



7  
**SLAVE TRADE.**

---

# **DESPATCHES**

WITH RESPECT TO THE

## **PRACTICE OF THE SLAVE TRADE**

BY THE

**SUBJECTS OF THE NATIVE PRINCES OF INDIA.**

---

**Presented to both Houses of Parliament by Command of Her Majesty.**

---



LONDON:

PRINTED BY GEORGE EDWARD EYRE AND WILLIAM SPOTTISWOODE,  
PRINTERS TO THE QUEEN'S MOST EXCELLENT MAJESTY.

FOR HER MAJESTY'S STATIONERY OFFICE.

1876.

[C.—1546.] *Price 2d.*

## CONTENTS.

---

	Page
Despatch from Duke of Argyll, No. 33, dated 16th September 1872	3
„ Government of India, No. 58, dated 16th June 1873	5
Memorandum by Her Majesty's Special Envoy to Zanzibar and Muscat, dated 3rd April 1873.	
Enclosure No. 7 to above Despatch No. 58. <i>See</i> page 98, <i>Command</i> 820 of 1873.	
Enclosure No. 15 to above Despatch No. 58.	8
Letter from Dr. Kirk, 17th September 1873	9
„ „ 11th September 1873.	11
And Enclosures	11
From Acting Secretary to Government of Bombay, No. 2703, dated 16th May 1874	15

# SLAVE TRADE.

## DESPATCHES.

Judicial and Legislative, No. 33.

To His Excellency The Right Honourable The Governor General of India  
in Council.

MY LORD,

India Office, London, 16th September 1872.

Para. 1. I desire to invite the serious attention of your Lordship in Council to the statements contained in the Despatches addressed by Dr. Livingstone, Her Majesty's Consul, Inner Africa, to the Secretary of State for Foreign Affairs, which have lately been presented to both Houses of Parliament.

2. You will observe in what strong terms and with what repeated allegation Dr. Livingstone asserts that the machinery by which the slave trade in Eastern Africa is chiefly carried on is under the control and management of British subjects, or natives of protected states of India. "It is well known," he says, speaking of one whom he terms the richest Banian in Zanzibar, "that the slave trade in this country "is carried on almost entirely with his money and that of other British subjects. "The Banians advance the food required, and the Arabs proceed inland as their "agents, commit the man stealing, or rather murdering, and when slaves and ivory "are brought to the coast, the Arabs sell the slaves, the Banians pocketing the "price." I presume that here and in other passages Dr. Livingstone employs the name of Banian in the popular sense which it bears in Western India,—an Indian merchant, settled either as agent or principal in any of the chief places of traffic in the Persian Gulf, or Red Sea, or on the coast of Africa. "The Manyema cannibals," he says elsewhere, "are innocents compared with our protected Banian fellow subjects. By their Arab agents they compass the destruction of more "human lives in one year than the Manyema do in ten; and could the Indian "gentlemen who oppose the anti-slave trade policy of the Foreign Office but witness "the horrid deeds done by the Banian agents, they would be foremost in decreeing "that every Cutchee found guilty of direct or indirect slaving should forthwith "be shipped back to India or to the Andaman Islands."

3. Such averments, made by one who has spent a large part of his life among those very African tribes of which he here depicts the sufferings, and corroborated as they are by general report and belief, throw no inconsiderable liability on the Imperial Government, and on the Government of India as more immediately affected, either to refute them if possible, or to take seriously in hand the duty which devolves on them. That duty is to prevent Her Majesty's Indian subjects from being agents in the monstrous abuses which are thus disclosed, and to inflict the severest punishments which the law allows upon those who lend themselves, directly or indirectly, to the prosecution of the slave trade.

4. Her Majesty has already announced to Parliament that the subject is one which will seriously occupy the attention of her Ministers during the recess. It embraces several distinct matters,—the disposal of our naval force for the purpose which it has so long and so zealously served, of repressing the slave trade itself; the consideration and revision of the treaty obligations which now bind us with African and other potentates; the question, whether any such measures as are suggested by Dr. Livingstone, for the formation of establishments on the east coast of Africa, would be practicable or beneficial.

5. On all these your opinion will be duly invited, or full information given you of the views which may be adopted by Her Majesty's Government. My present purpose is to impress upon you, as already stated, the duty of endeavouring to suppress this slave trade, if it exists at its alleged Indian source, by bringing to justice those who really nourish and maintain it by finding funds and agents for its purposes.



6. It is scarcely necessary that I should remind you that the British law against slave trading, chiefly contained in the two Acts, 5 Geo. 4, c. 113, known as "Brougham's Act," and 6 & 7 Vict., c. 98, which extends the provisions of the former is as stringent and sweeping in its provisions as possible. Not only the act of carrying away and removing slaves, or persons intended to be dealt with as slaves, is rendered unlawful, but to contract for their removal, or for their shipping, transshipping, removing, and so forth, is equally unlawful; that all persons who engage in such traffic, either directly or indirectly, by so contracting as aforesaid, or who fit out slave ships, or who advance money to be employed in slave trading, or who guarantee slaving adventures, or ship goods to be employed in the slave trade, are guilty of felony. Some of these enactments, indeed, apply specially to the case of slave trading by sea, which was chiefly in the contemplation of the Legislature, but others are more general, and I apprehend that, if any British subject were engaged, either personally or indirectly, in an adventure for the transfer of slaves, or persons intended to be dealt with as slaves, from one part of the African continent to another, he would be as fully within these provisions as if he committed similar offences at sea or in relation to sea adventure.

7. It is true, of course, that the British Government cannot interfere, except through the provision of treaties, with the removal of slaves from one part of an independent country, in which slavery is lawful, to another, and it is true also that by the existing arrangement with Zanzibar, which is now chiefly under our consideration, the Sultan reserves the right to transport slaves from one part of his dominions to another within certain geographical limits. But it by no means follows that a British subject assisting in a transport which, as regards Zanzibar subjects, is lawful, may not be himself guilty of slave trading within the provisions of the Act, the only exception noticed by the older Act is where the British subject is or was concerned in the removal of slaves from one part of a British colony in which slavery was then lawful to another. No such exception is made as regards foreign States or Colonies in which it was equally lawful; and for any intermeddling with such transfer on the mainland or on other points of the coast, British subjects are, beyond all doubt, punishable under the Statute.

8. I may add, that if any legal difficulty is experienced in applying these laws to Indian subjects, arising out of peculiarities of Indian jurisprudence, the Act 32 & 33 Vict. c. 98, to define the power of the Governor General in Council in certain cases, appears to give Legislative powers amply sufficient to meet any such difficulty.

9. It is to be observed that ever since the slave trade began to incur the hostile notice of our laws, the invention of the evil-doer concerned in it has been taxed to invent devices under which it may be carried on with an apparent attention to legality. I interpret in this way a passage in Dr. Livingstone's despatches, in which he says that the gangs which are dragged coastwards to enrich the Banians are usually not slaves, but captive free people.

10. But courts of justice are armed with ample powers to follow out the iniquitous traffic under all its disguises, if proof of fact can be brought home to the parties charged with it.

11. And I need hardly add, that offences against this law may be committed in any part of the world, although not subject to British jurisdiction, and that the legal manner of dealing with them, wherever committed is fully provided.

12. If, therefore, the most active agency of this evil is to be found in India, and its originators are British subjects, it is difficult to conceive but that, with determination and energy on the part of your internal Government, its detection and punishment may be secured in a sufficient number of instances to effect the main object of deterring from the offence.

13. Persons, to be punishable under it, must, no doubt, be British subjects, that is, not necessarily by birth or naturalization, but persons of whatever nationality domiciled among us. But Natives of Indian protected States, not domiciled among us, are, no doubt, not within the penalties of the Act for things done out of our territory. And I have noticed that, in one passage, Dr. Livingstone terms these slave traders "Kutcheen," as if this appellation, indicating that they are subjects of a native potentate, either belonged to them in popular language, or was assumed by them.

14. With this branch of the subject I must leave you to deal, but cannot but suppose that you would have no serious difficulty in obtaining from those Native Rulers, whose subjects are supposed to be concerned in the business, engagements

which should place such subjects, as regards the slave trade, on precisely the same footing as British.

15. I should recommend you consulting your law adviser as to the best mode of carrying into effect inquiry, followed, if necessary, by legal proceedings against individuals on a subject which Her Majesty's Government have so much at heart, and on which they are certain that their endeavours will be appreciated, and the success of those endeavours desired throughout the civilized world.

I have, &c.

(Signed) ARGYLL.

No. 58. of 1873.

GOVERNMENT OF INDIA. FOREIGN DEPARTMENT.—SECRET.

To His Grace the Duke of Argyll, K.T., Her Majesty's Secretary of State for India.

MY LORD DUKE,

Simla, the 16th June 1873.

IN forwarding, for the consideration of Her Majesty's Government, the correspondence noted in the accompanying Abstract of Contents, we have the honour to submit our views and suggestions on the subject of your Grace's despatch, No. 33, dated 16th September 1872, regarding the connection of Her Majesty's Indian subjects with the East African slave trade.

2. We communicated a copy of that despatch to the government of Bombay, and to Colonel Pelly, for their observations, and transmit the replies which we have received. We have also taken the opinion of the Advocate General at Calcutta upon the legal aspect of the questions raised in your Grace's despatch.

3. We have since received a copy of the elaborate opinion\* of Sir Bartle Frere on the subject, as expressed in his memorandum regarding Banians or Natives of India in East Africa, together with the views of Kazee Shahab-ood-deen.

4. It appears that the trade of the East Coast of Africa, and especially that of Zanzibar, is now for the most part necessarily associated, directly or indirectly, with the traffic in slaves. That trade is to a very considerable extent carried on with the capital of Her Majesty's Indian subjects and other natives of India, and therefore there can be no doubt that Her Majesty's Indian subjects, in common with all those who engage in traffic with that country, are necessarily more or less involved in the slave trade. We are, however, gratified to learn that the merchants whose business connects them with this traffic have expressed to Sir Bartle Frere their anxious desire to disconnect themselves from it,—a desire which Sir Bartle Frere considers to be genuine.

5. Such being the facts of the case, we have carefully considered the manner in which we can best prevent the continued connection of Her Majesty's subjects and other natives of India with the slave trade and the existing state of the law as affecting such transactions.

6. The first question for consideration is whether the Indian law against slavery is as comprehensive as the English law in respect to the acts which are declared to be penal offences. On this subject your Grace will perceive that the Advocate General in Calcutta and the Advocate General in Bombay concur in thinking that the Indian Penal Code embraces at least as wide a range of offences as the English statutes. Indeed, the Advocate General of Bombay considers the range of the Indian law to be somewhat wider. With the exception of the offences mentioned in the latter part of section 11. of 5 Geo. IV. c. 113. all the offences under the English law are either acts of actually dealing in slaves, or acts of knowingly taking a part directly or indirectly in promoting and abetting dealing in slaves. The first of these two classes of offences can be effectually dealt with under sections 367, 370, and 371, of the Indian Penal Code, and the others under the sections relating to abetment, while the sections of the Penal Code which relate to forgery and cheating sufficiently cover the acts referred to at the end of section 11. of the statute.



7. With reference to paragraphs 6 and 7 of your Grace's despatch, however, the Advocate General of Bombay seems to be of opinion that, under certain decisions to which he refers, traffic in slaves carried on in a country where slavery is lawful is not a crime by English law, and that the English statutes do not apply to a slave trade carried on by land. These are questions we do not feel ourselves called upon to examine, and which we must leave to your Grace to decide in communication with the legal advisers of the Crown. But we would point out that if Mr. Scoble's view be correct, very few of the acts described in Sir B. Frere's memorandum, on the connection of British subjects with the slave trade in Zanzibar, would be offences punishable under the English statutes; and, moreover, we apprehend that it would be extremely difficult, so long as the treaties with Zanzibar which recognize the slave trade within certain limits are in force, to secure a conviction under the Indian Penal Code for trading within those limits. Her Majesty's Government will decide whether, with reference to Mr. Scoble's opinion, legislation is necessary; but in any case we consider it of paramount importance that in no treaty to which the British Government is a party should any clause be allowed to remain giving countenance to the slave trade directly or indirectly within any sphere however restricted.

8. It will be observed that the Advocate General of Bombay suggests that the mere holding of a person as a slave should be made penal by striking out of section 370. of the Penal Code the words "*against his will.*" This, however, would erect into crimes a great number of acts which both English and Indian law have abstained from touching. By the joint operation of Act V. of 1843 and the Penal Code Indian law has deprived slavery of all its legal incidents and has placed the slave in such a position that he may be free if he chooses to exert his will. Under these legal provisions slavery must die out in course of time. But there are still a great number of cases in which people are living together on the relation recognized by both sides of master and slave, and in which it would be not only a harsh thing but probably prejudicial to the slaves themselves to interfere by law. This would be so even in India, where the legal incidents of slavery have been destroyed for 30 years, the idea itself decreasing in strength during at least that period of time. Much more would it be so in the countries where we are now endeavouring to stop the slave trade, to which the idea of service without slavery must be to a great extent strange. We think that our existing Penal Code must be judiciously worked in order to avoid cases of hardship in its extension to new tracts of territory. And we would not willingly at the same time extend its scope so as to enlarge the number of criminal acts beyond the existing range of either English or Indian law.

9. The next matter for consideration is the persons who are, or are to be made, subject to the law and the Courts by which they are to be tried. There are three classes upon whom the law should be brought to bear: (1) Native Indian subjects of Her Majesty; (2) European British subjects; (3) Natives of Indian States under British protection.

10. As regards the first class there is no difficulty. Act XI. of 1872 applies to the whole of British India and to all native subjects of Her Majesty without and beyond British India; it extends the Indian criminal law to them wherever they may be, and subject to certain provisos enacts that within British India they may be dealt with, in respect of offences wheresoever committed, as if such offences had been committed in any place within British India in which they may be or may be found. If, therefore, such persons commit any of the acts forbidden by the Indian Penal Code, wherever they may be, they offend against the Indian criminal law, and if arrested in British India may be tried by the ordinary Courts. If arrested elsewhere they may be tried according to the jurisdiction which the British Government exercises in that place by treaty, capitulation, agreement, grant, usage, sufferance, or other lawful means. Such jurisdiction we already exercise at Zanzibar and Muscat by treaty or usage; we possess it also in the territories of the petty Arab Chiefs on the shores of the Persian Gulf; and under the provisions of Act XI. of 1872 the offender can, if necessary, be committed for trial before the High Court at Bombay.

11. Under Act XI. of 1872 European British subjects are amenable to our Courts for offences committed against the Indian criminal law within the dominions of Princes and States in India in alliance with Her Majesty in the same way as native British subjects are amenable for offences committed anywhere. But under



28 Vict. cap. 17, section 1, the Governor General in Council has no power to legislate for European British subjects beyond British India except within the dominions of Princes and States in India in alliance with Her Majesty. Such persons, therefore, are not amenable to Indian laws for offences committed at Zanzibar, Muscat, and similar places. Under the English Foreign Jurisdiction Act jurisdiction over European British subjects has been conferred on the Consuls at Zanzibar and Muscat by the orders of Her Majesty in Council noted in the

\* Order, dated 4th November 1867.

† No. 7, dated 10th January 1873.

No. 20, dated 24th January 1873.

No. 79, dated 2nd June 1873.

margin\*. It is exercised also in a certain degree by the Political Resident in the Persian Gulf, and if the proposals made in our despatches noted in the margin† be approved, some of the existing difficulties in regard to jurisdiction over European British subjects in the countries bordering the Persian Gulf will be removed. Still the law to which they are subject is not the law of India, and we are of opinion that if control is to be efficiently exercised over the connection of Her Majesty's subjects with the slave trade, it is very desirable that all classes of Her Majesty's subjects in those countries should be amenable to one law and to one tribunal. We, therefore, suggest for the consideration of Her Majesty's Government, the expediency of enlarging the powers conferred upon us by 28 Vict. cap. 17. so as to place European British subjects in countries adjacent to India under the provisions of Indian law, and the forms of procedure and legislation, past and future, connected therewith. These countries should include the Coast of Beloochistan, the shores of the Persian Gulf and the Arabian Coast as far as Aden, and the African Coast from some point opposite Aden to about Delagoa Bay, with the islands adjacent to those coasts. We have the less hesitation in recommending this, as many European British subjects differ in no respect, and still more differ very slightly, from natives of India, and owe the distinction to accident and the locality in which they or one or both of their parents or grand-parents happened to be born. Moreover, the Order of Her Majesty in Council already referred to makes the Bombay High Court the paramount Court of Justice.

12. We have spoken of European British subjects because they are far the most important class of persons for whom we cannot already make laws. But there may be others engaged in criminal acts who are not Europeans, but Asiatics. If our proposal with respect to European British subjects is acceptable it will follow that we should receive power to make laws in the designated territories for all British subjects without distinction.

13. The position of the subjects of protected Indian States remains to be considered. By article 4. of the treaty concluded by His Excellency Sir Bartle Frere with the Sultan of Muscat, "Her Britannic Majesty engages that natives of Indian States under British protection shall, from and after a date to be hereafter fixed, be prohibited from possessing slaves, and in the meanwhile from acquiring fresh slaves." Your Grace is aware that the native States of India, either under treaty engagements or by custom and usage, do not possess the power of holding diplomatic relations either with each other or with foreign powers. The external sovereignty is vested in the British Government, and the native States can hold no communications with foreign powers except with the knowledge and sanction and through the medium of the Government of India. Consequently, the native States are unable to afford their subjects abroad, who are engaged in commerce or other pursuits, the protection which they require; and that duty devolves upon the British Government. It has, therefore, been the practice at Zanzibar, Muscat, in the Persian Gulf and elsewhere, to treat as British subjects all persons belonging to the protected States of India, who register themselves at the office of the Political Agent or the Consul. At the same time this practice has not been formally recognised by the Legislature. The liability of such persons to Indian law, and the jurisdiction of Indian Courts might, therefore, be contested, and our power to legislate for such persons is defective just as it was defective in the case of our own native subjects until the defect was removed by 32 & 33 Vict. cap. 98. We, therefore, suggest that in order to prevent the practice being called in question in our own Courts which might disclaim jurisdiction, provision should be made by Act of Parliament to meet the case.

14. We have now specified the cases as to which it appears to us to be necessary that alterations should be made in the Imperial law in order to carry out effectually the punishment of Her Majesty's subjects and the subjects of protected States

who may render themselves liable to the penalties attached by the Indian Penal Code to dealings with the slave trade. A draft of the clauses which in our opinion might suitably be enacted will be found enclosed in this despatch. It remains, however, to consider how far the law as amended can be applied to those who will come under its provisions but who are resident in foreign territory. This appears to us to depend upon treaty engagements or usage. We have pointed out in paragraph 10. that at Zanzibar, at Muscat, and on the shores of the Persian Gulf the British Political Agent and Consul possess jurisdiction over British subjects. As regards the subjects of protected Indian States in those places we have explained in paragraph 13. that the same jurisdiction has been exercised; but on this subject it appears to us to be desirable that no doubt should exist, and we have, therefore, thought it advisable, as your Grace was informed in our Despatch, No. 87, dated the 9th instant, to instruct the Political Agent to obtain from the Sultan of Muscat, a formal recognition of it. In regard to Zanzibar a similar stipulation should form one of the cardinal points to be borne in mind in any measures adopted in consequence of the Sultan's refusal to enter into fresh negotiations. And in all future slave trade treaties provision should be made for the exercise of our jurisdiction over both British subjects and the subjects of the protected States of India where this right has not been already secured by treaty or usage.

15. We do not think it necessary to enter into any separate engagements with the native States of India on this subject, although we shall give all publicity to proclamations such as that issued by the Rao of Kutch, and forwarded to your Grace in our Despatch, No. 22, dated 31st January last.

16. With regard to the action to be immediately taken for the purpose of dealing with breaches of the law against the slave trade, the Government of Bombay has informed the public prosecutor and the Commissioner of Police of the desire of Government that all persons offending against the slave laws should be rigorously prosecuted. We have further issued a proclamation which will be republished annually in Arabic and Guzerati, warning all persons concerned in the slave trade of the penalties to which they render themselves liable; and it will be our pleasure in any other practical way that may occur or be suggested to us heartily to co-operate with Her Majesty's Government to the full extent of our power in the suppression of this infamous traffic.

We have, &c.

(Signed)	NORTHBROOK.
"	NAPIER OF MAGDALA.
"	B. H. ELLIS.
"	H. W. NORMAN.
"	A. HOBHOUSE.
"	E. C. BAYLEY.

---

Enclosure No. 15. to above Despatch No. 58.

A BILL for the further enlargement of the powers of the Governor-General of India in Council at Legislative Meetings.

WHEREAS under an Act passed in the session holden in the 32nd and 33rd years in the reign of Her present Majesty the Governor-General of India in Council is empowered to make laws for native Indian subjects of Her Majesty without and beyond British India: And whereas it is expedient for the purpose of more effectually punishing offences against the law relating to the slave trade and for other purposes to enlarge the said power in manner herein-after appearing: Be it enacted, &c.,—

1. The Governor-General of India in Council shall have power, at meetings for the purpose of making laws and regulations, to make laws and regulations for all subjects of Her Majesty, without distinction of race, residing or being in the following places; (that is to say,)

(a) The territories of the Khan of Khelat and of the Sultan of Muscat in Mekran and Arabia;



- (b) The coasts of Beloochistan and of the Bunder Abbass districts and the shores of the Persian Gulf;
- (c) The coast of Arabia from Ras Mussendom to Cape Bab-el-Mundeb;
- (d) The territories of the following tribes near Aden, namely,
 

The Abdali.	The Amir.
The Kudli.	The Subahi.
The Akrabi.	The Yafai.
The Howshabi.	The Oulaki.
The Alawi.	
- (e) The coast of Africa from Ras Sejarne to Delagoa Bay;
- (f) The territories of the Sultan of Zanzibar;
- (g) The seas and islands within ten degrees of latitude or longitude from such coasts and shores respectively.

2. And whereas under treaties and arrangements between the British Government and the several princes and states in India in alliance with Her Majesty such princes and states are bound to have no conventions or engagements or communications with foreign powers, and have, in fact, no such conventions or engagements or communications: And whereas the subjects of such princes and states are, when residing or being in places without and beyond India, entitled to the protection of the British Government, and do, in fact, receive such protection equally with the native Indian subjects of Her Majesty. It is hereby further enacted as follows:

The Governor-General of India in Council shall also have power at meetings for the purpose of making laws and regulations to make laws and regulations for all subjects of such princes and states residing or being in places without or beyond India:

And the Governor-General of India in Council may exercise over such subjects equally with the native Indian subjects of Her Majesty all such powers and jurisdictions as by treaty, capitulation, agreement, grant, usage, sufferance, or other lawful means the Governor-General of India in Council has or can exercise in any such place.

3. The preceding sections shall be read with and taken as part of section 22 of the Indian Councils Act, 1861.

No. 63, dated Zanzibar, 17th September 1873.

FROM POLITICAL AGENT AND HER MAJESTY'S CONSUL-GENERAL, ZANZIBAR, to  
SECRETARY to the GOVERNMENT OF INDIA, FOREIGN DEPARTMENT.

I HAVE the honour to report, for the information of the Right Honourable the Governor-General in Council, having committed for trial before the High Court at Bombay Kanjee Laljee of Cutch domiciled in Zanzibar.

2. The enclosures (as per Schedule) to this letter will clearly show the nature of the offence, and the various steps taken in order to prepare the case for transmission to Bombay.

3. The slight discrepancies between the depositions of the slaves and the voluntary admissions of Kanjee Laljee are, it will be seen, immaterial to the evident fact of this particular case, and the only defence likely to be raised will be that the accused has through long residence denationalized himself and become to all intents and purposes a Zanzibar subject, and in support of this it may be adduced that by failing to enrol his name on the list of British protected subjects, as required by clause 30 of the Order of Her Majesty in Council, dated 9th August 1866, he is *de facto* outside British protection, and as a consequence without British jurisdiction.

4. I am not aware that it is the intention of Kanjee Laljee to adopt the above line of defence, which in the hands of a clever pleader might be used to some purpose.

5. But under the circumstances of this case, and the probability of such an argument, I venture to think it my evident duty to point out with all due respect, for the information of the Right Honourable the Governor-General in Council, the fact that up to the present the Law Officers of the Crown have not communicated any decision as to the working of the British Naturalization Laws



with regard to natives of protected Indian States in the dominions of the Sultan of Zanzibar.

6. With a certain local knowledge and the fact that the working of such Naturalization Laws must in an independent country depend upon the wording of Treaties concluded between Great Britain and such country, I however am of opinion that a strong

33 Vict. cap. 14., and 33 & 34 Vict. cap. 102.

Treaty between Her Majesty the Queen and His Highness Syud Burgash, dated 5th June 1873.

bar may be opposed to Zanzibar jurisdiction in this matter by the reading of clause IV. of the late Treaty.

7. This clause, which Her Majesty the Queen engages to carry out, provides that natives of Indian protected States shall be prohibited from possessing slaves, and His Highness by being a contracting party to such clause is clearly bound to relinquish any right likely to interfere with its proper working.

8. Hence no subject of a protected Indian State can claim the benefit of the operation of any Naturalization Acts which might imperil the due fulfilment of His Highness' obligation to the British Government.

9. The question of jurisdiction of the Court overcome, the accused will be unable to plead a general issue, which he might have done had he declared any slaves he held in February 1869, when our policy being changed those Indians (who had previously been allowed, with the cognizance of Government and under sanction of Colonel Pelly, and subsequently Colonel Playfair, to hold slaves) were called on to register their slaves at the Agency, who, on such registration, were allowed to retain on condition of neither transferring or selling.

10. By public proclamation from February 1869 any slave held by any native of India not so registered was held illegally, even in the case where such native of India claimed the protection of the Sultan and failed to enrol himself at the Agency as a British subject.

11. However, Kanjee Laljee's name does not appear as a proprietor of slaves on this exempted list of February 1869.

12. This matter of jurisdiction would appear settled by the Sultan's evident adoption of my reading of clause IV., which appears from the most conciliatory

His Highness the Sultan to Ali bin Saleh.

and humble manner in which in letter annexed he begs the release of the accused who claimed to be

his subject for many years, and is still further evidenced by the fact that His Highness has made no reply to my answer which was

Dr. Kirk to His Highness the Sultan.

written with the evident purpose of the question at issue.

13. The arrest and committal of Kanjee Laljee has had a most salutary effect, and the more so as he is a quiet and respectable person. Had he been a confirmed dealer in slaves, or a man of questionable character, the matter would have only caused a momentary sensation instead of shaking, as it has done, the last hope clung to by many Indians, viz., that they might yet hold slaves by leaving British protection and enrolling themselves as Zanzibar subjects, a line of action which formerly was unfortunately not only permitted but sanctioned.

14. I may here confidently state that should this case end, as it can hardly fail to, in a conviction of the accused before the High Court of Bombay, I do not foresee that it will be probable any more cases of a similar nature need be sent on from Zanzibar.

15. Still I should not conceal from the Right Honourable the Governor-General in Council that cases of far greater gravity must be inevitably brought to light when the Indians resident on the long Zanzibar Coast line are brought under the Agency and Consular discipline in fulfilment of the Treaty, cases which will comprise not only slave-holding, but slave trafficking, the buying and selling of slaves for gain.

16. Her Majesty's vessels on the station have so many and important duties to perform and are so cramped as to time by the movements of their detached boat parties, that I have as yet found it utterly impossible to carry out that thorough examination of the towns and villages on the coast, which it is my duty to do, and it is for that purpose and for the yet more important purpose of actually asserting authority over many hundred British Indian subjects, that I have before urged the importance of a steamer being provided for the Political Agent at Zanzibar, as at Aden.

## SCHEDULE.

1. Enclosure. Political Agent to C. GONNE, Esq., Secretary to Government of Bombay.
2. " *Précis.*
3. " His Highness Syud Burgash to Ali bin Saleh.
4. " Political Agent to Sultan.

No. 29, dated Zanzibar, 11th September 1873.

FROM HER MAJESTY'S POLITICAL AGENT and CONSUL-GENERAL, ZANZIBAR, to  
SECRETARY to the GOVERNMENT OF BOMBAY.

I HAVE the honour to report, for information of His Excellency the Governor in Council, the steps taken by me to bring one Kanjee Laljee of Cutch, residing in Zanzibar, to trial before the High Court of Bombay charged with slave-holding.

2. I have adopted this course in accordance with the instructions of Earl Granville, with a copy of which you have been already furnished by the Secretary to the Government of India, No. 1289P., dated 13th June 1873.

3. I herewith transmit under flying seal, for information of Government, and to be forwarded without delay to the various departments to which they are respectively addressed, all the documents having reference to this case, which is the first of a criminal nature that has been transferred from Zanzibar to the jurisdiction of the High Court.

4. On the conclusion of this case in the High Court I would urge the expediency, in the event of a sentence of conviction being obtained, that the fullest publicity may be given thereto in the local, especially the Native, newspapers, which are regularly received by the Native community in Zanzibar, and I would further beg to be furnished with any observations regarding the mode in which this present case has been forwarded for trial to enable me in future to remedy any defects of procedure and any technical flaws that might in a more difficult case defeat the ends of justice.

5. I particularly urge the necessity of being furnished with clear instructions in what way local evidence here taken should be transmitted so as to be admissible in the High Court, where the witness himself cannot be produced. This I do in consequence of it having been found necessary in prosecuting indictments for offences committed under 5 George IV. cap. 113., to pass the Acts 6 and 7 Vict. cap. 98.

## SCHEDULE.

*Queen v. Kanjee Laljee.*

Transmitted under flying seal to Chief Secretary to Government, Bombay, Political Dept,

## I.

To be given to the Registrar to High Court of Bombay or other competent officer in the Original Criminal Jurisdiction of that Court—

- A. Affidavit of accuser.
- B. Warrant of arrest of accused.
- C. Certificate of execution of warrant.
- D. Minute of Court on receipt of prisoner.
- E. Affidavit of officer executing warrant.
- F. Deposition of Zabuni.
- G. " Ouledi.
- H. " Majoni.
- I. " Zafarani.
- J. " Amao.
- K. Voluntary statement of accused.
- L. The charge.
- M. Certificate that accused is not in exempted list.
- N. Copy of warrant of detention on board ship.

## II.

A. A. To Government pleader.

## III.

A. A. A. Warrant to Chief Commissioner of Police to place accused in Bombay Jail.

*Note.*—For Précis of above documents and case, see Précis annexed.

Précis of Proceedings in Her Britannic Majesty's Agency and Consular Court, and detailed Memorandum of documents forwarded under flying seal to Secretary to Government of Bombay concerning the case of the Queen *versus* Kanjee Laljee sent forward for trial before the High Court of Bombay.

## A.

*Affidavit of Accuser.*

On the 8th September 1873, Kambo, a negro, affirmed before Dr. Kirk that he was held as a slave by one Kanjee, an Indian, of the Khoja sect, residing at Bambi, Island of Zanzibar; that he took refuge at the Consulate in consequence of ill usage. Hitherto he had been forcibly prevented from complaining, now he claimed his release and protection. Kanjee held five other slaves.

\* \* \* \* \*

## B.

*Warrant of arrest of accused.*

In consequence of above evidence Dr. Kirk issued on 8th September a warrant to Songoro (a peon of the Court) to arrest the said Kanjee Laljee (second name of accused is found to be Laljee) "on a charge of having illegally purchased and held slaves."

\* \* \* \* \*

## C.

*Certificate of execution of Warrant.*

The warrant was executed on 9th September.

\* \* \* \* \*

## D.

*Minute of Court on receipt of Prisoner.*

Behaving with contempt before the Court. Kanjee Laljee was on the same day committed to prison, to be produced on the 10th instant.

\* \* \* \* \*

## E.

*Affidavit of Officer executing Warrant.*

Songoro (before mentioned) gave evidence before the Court on the 10th instant that he on the 8th proceeded to the plantation of Bambi in the Island of Zanzibar guided by Kambo. Kanjee had left for town. Kanjee's house was built of stone, and he had some property. A woman was there, who, as wife of the accused, endeavoured to stop five slaves found on the premises from of their own free will accompanying him (Songoro) on his return, although the neighbours asserted she had only married Kanjee within the last few days, and that these slaves had been held by Kanjee for some time. Songoro, on reaching town, arrested Kanjee and now produced him, together with the accused Kando and the five other slaves.

\* \* \* \* \*

## F.

*Deposition of Zabuni.*

Zabuni, native of Kamanga, affirms—"I am a slave of Kanjee. I have been his slave for three years. He bid himself for one in the Zanzibar slave market. I had just then been brought as a raw slave from Kilwa, and appeared for the first time for sale in the slave market. I was sent at once to the plantation at Bambi, where I had to work the land and carry loads to Zanzibar. Kanjee had six slaves. Halima (his late wife), a half caste Indian, had two of her own apart from Kanjee's; they are at Mayaba."

\* \* \* \* \*



## G.

*Deposition of Ouledi.*

Ouledi, from Nyassa, states—"He was bought by Kanjee and his brother in the slave market at the same time as Zabuni."

\* \* \* \* \*

## H.

*Deposition of Majoni.*

Majoni, from Nyassa, states—"Came with several others to the Shamba (plantation) of Kanjee about three years ago; I was bought in the slave market."

\* \* \* \* \*

## I.

*Deposition of Zafarani.*

Zafarani, woman, from Nyassa, states—"Kanjee himself bid for her in the market two years ago."

\* \* \* \* \*

## J.

*Deposition of Amao.*

Amao, woman, from M'Gindo, "was bought in the slave market six years ago; is slave of Kanjee; when the others came I was in the town; now I work on the plantation."

\* \* \* \* \*

## K.

*Voluntary statement of accused.*

Made after being duly warned that he is not bound to reply to any question, and that what he states may be used against him. "My father is dead; my mother lives in town; I in the country; I am 30 years of age; my former wife, Halima, died five months ago. Half of the estate belonged to her for her life; at her death I inherited the whole. I bought two of these six slaves in the market at Zanzibar, four by private sale through agency but with my money. I confess I have committed a mistake in purchasing and holding slaves against the order of the English Government. I did not mean to sell any of them. I kept them as my children. I arrived in Zanzibar when I was two years of age. I accompanied my father. I was born at Kaira in Cutch."

\* \* \* \* \*

## L.

*The charge.*

Consists of seven counts after preamble—

1st.—That he (Kanjee Laljee) on or about the 8th and 9th days of September 1873 at Zanzibar did detain against his will as a slave a negro, named Kambo, whom he had himself previously purchased, and that he has thereby committed an offence punishable under Section 370 of the Indian Penal Code and within the cognizance of the High Court of Bombay.

2nd. A similar charge with regard to Zabuni.

3rd. " " Ouledi.

4th. " " Majoni.

5th. " " Zafarani.

6th. " " Amao.

7th. That having in each of the above individual cases removed, bought, trafficked, and dealt in slaves, he has thereby committed the offence of habitually removing, buying, trafficking, and dealing in slaves punishable under Section 371 of the Indian Penal Code and within the cognizance of the High Court of Bombay.

\* \* \* \* \*

**M.**

*Certificate that accused is not in the exempted List.*

Certifies that accused is not on the list of February 1869, under which, by Bombay Government, Indians were permitted to register and hold slaves then in their possession on condition of their not being re-sold.

\* \* \* \* \*

**N.**

*Copy of Warrant.*

Warrant of detention of accused during voyage from Zanzibar to Bombay.

\* \* \* \* \*

**A. A.**

*Letter to Government Pleader at Bombay.*

Informs Government Pleader of committal for trial of accused.

\* \* \* \* \*

**A. A. A.**

*Warrant to Chief Commissioner of Police to place accused in Bombay Jail.*

Warrant to Chief Commissioner of Police to confine accused in Bombay Gaol.

*Note.*—Where not otherwise specified all the documents are dated 10th September 1873, and they are countersigned by me as Justice of the Peace under the High Court of Bombay.

(Sd.) JOHN KIRK,  
*H.M.'s Poltl. Agent & Consul-Genl., Zanzibar.*

## Enclosure 3.

Translation of a Letter from HIS HIGHNESS SYUD BURGASH to ALI BIN SALEH, Zanzibar, 12th September 1873.

AND then please inform the Political Agent that Burgash would not trouble him concerning the Indian, but his mother and all the Hindis come crying to me and say that he bought the slaves now many years ago. Ask the Agent please to be good enough to release him, for he is sorry for what he has done and let him free the slaves. Let him do this if possible, but let it be just as he pleases, for I would not solicit him on this matter.

## Enclosure 4.

Translation of a Letter from Political Agent and Consul-General, Zanzibar, to HIS HIGHNESS SYUD BURGASH, dated 11th September 1873.

ALI BIN SALEH has conveyed to me that it would please Your Highness were I to release the Indian Kanjee Laljee (committed for trial before the High Court of Bombay for illegally holding slaves) in consideration that he is penitent and that it is now some time since he purchased the slaves.

Your Highness will be good enough to bear in mind that, whilst by the terms of the late Treaty concluded for the suppression of the slave trade it is obligatory on Your Highness to use your utmost endeavours to prevent Arabs and all others from carrying slaves from place to place, so it is equally the duty of Her Majesty the Queen to see that natives of India residing here do not hold slaves, and I have received the most stringent orders to see that this is carried into effect, in order that no one may say that we look differently on the Indians under our rule and on the Arabs over whom we claim no authority.

Your Highness will know, in their own country Indians are not permitted to hold slaves, and if they buy slaves here it is simply to make money out of them, and this is quite different from the Arabs who have always possessed domestic slaves in their families.

But my orders from the Government are so stringent that to accede to Your Highness' request in this case is utterly impossible.

No. 2703, dated Bombay Castle, 16th May 1874.

From ACTING SECRETARY to the GOVERNMENT OF BOMBAY, to SECRETARY to the  
GOVERNMENT OF INDIA, FOREIGN DEPARTMENT.

I AM directed to acknowledge the receipt of your letter dated the 1st ultimo, No. 771P., and, as requested in paragraph 3, to forward herewith, for submission to the Government of India, copy of Mr. Justice Gibb's judgment in the case of *Regina versus Kanjee Lalljee*.

2. The pith of the judgment appears to His Excellency in Council to be that a mere arrangement with His Highness the Rao of Kutch cannot confer jurisdiction on the High Court.

---

REGINA *versus* KANJEE LALLJEE.

THIS case has been received from the Consul-General, Zanzibar, who is also a Justice of the Peace. The prisoner is charged on six different heads with having detained certain purchased slaves, male and female, against their will, under section 370 of the Indian Penal Code, and further with habitually trafficking, &c., in slaves, under section 371. The Court learns from the Clerk of the Crown that no witnesses have been sent up; and further, that none are under orders to appear as no recognizances have been received. The charge also sets forth that prisoner is a native of Kutch, and therefore not a British subject. The proceedings do not show that the depositions were taken in the prisoner's presence, or that he had any opportunity to cross-examine the witnesses. A perusal of the depositions shows that they are not sufficient to sustain the charges made against the prisoner; but if there were no other objection, this could be amended by adding additional heads to the charge under section 370, as the depositions show that prisoner purchased slaves. But this course would be useless, as in the first place the prisoner not being a British subject, and there being no Treaty with Kutch, much less any Order of Her Majesty in Council, which under such a Treaty might confer jurisdiction on this Court to try subjects of His Highness the Rao for offences committed in foreign parts, this Court has no jurisdiction. The proclamation of the Rao, dated 16th December 1872, in no way affects the question, as His Highness can give no jurisdiction to this Court. The Court considers, therefore, that the right course to adopt in this case is to make an entry on the charge under section 8 of Act XIII. of 1865, to the effect that it is clearly unsustainable, which will have the effect of *nolle prosequi*: and the prisoner will be discharged. The Court thinks it right to notice how it appears that the Consul-General at Zanzibar has been led into error in the course he has pursued in this case. The Order in Council of the 9th August 1866 is issued under the provisions of 6 and 7 Vict., chapter 28, and only applies to British subjects. The power to issue Commissions to take evidence in cases of offences against the slave trade is confined to the Court of Queen's Bench in England. This Court can, under that Act, take evidence under a Commission issued by the Court of Queen's Bench at Westminster, but has no power to issue a Commission to Zanzibar, much less to use depositions taken by the political agent there as evidence against a prisoner. The only other cause which may have misled that officer is section 330 of the new Criminal Procedure Code and Act XI. of 1872, section 10. But the latter section only applies to British subjects, which this prisoner, on the face of the political agent's proceedings is not, while section 330 of the Criminal Procedure Code only applies to the District Courts and to the High Court on its Appellate Side, but not to it in its ordinary original criminal jurisdiction. The Court has deemed it right to notice these points in making the order in the case, as they may lead to the subject being considered by the only authorities who can amend the law.

---



LONDON:  
Printed by GEORGE E. EYRE and WILLIAM SPOTTISWOODE,  
Printers to the Queen's most Excellent Majesty.  
For Her Majesty's Stationery Office.

719  
SLAVE TRADE. No. 3 (1876).

---

COMMUNICATIONS

FROM

DR. KIRK,

RESPECTING THE

SUPPRESSION OF THE LAND SLAVE TRAFFIC

IN THE

DOMINIONS

OF THE

SULTAN OF ZANZIBAR.

---

---

*Presented to both Houses of Parliament by Command of Her Majesty.*  
1876.

---

---

LONDON :

PRINTED BY HARRISON AND SONS.

[C.—1521.] Price 1½d.

LIST OF PAPERS.

---

No.							Page
1.	Dr. Kirk to the Earl of Derby	..	..	..	..	..	April 20, 1876 1
	Four Inclosures.						
2.	Dr. Kirk to the Earl of Derby	..	..	..	..	..	April 28, — 5
	Two Inclosures.						

---



Communications from Dr. Kirk respecting the Suppression of  
the Land Slave Traffic in the Dominions of the Sultan of  
Zanzibar.

---

No. 1.

*Dr. Kirk to the Earl of Derby.—(Received June 6.)*

My Lord,

*Zanzibar, April 20, 1876.*

IN acknowledging the receipt of my letter of the 27th July last, your Lordship was pleased to express entire approval of the course I proposed to pursue with a view to stop the land Slave Traffic, should the result of my inquiries convince me, on my return to Zanzibar, that the export trade was as large as it had been represented to be.

What is here alluded to was contained in a Report by Mr. Holmwood, the Assistant Agent, which I had the honour to submit to your Lordship with my letter above referred to. In this it was stated, as the result of careful inquiry, that as many as 32,000 slaves had passed north through Pangani during the year, and that of these at least 15,000 had found their way to the Island of Pemba.

The accuracy of Mr. Holmwood's Report being called in question by Captain Prideaux, who for the time acted in my place, it became my duty to investigate this subject on my return, and to substantiate or refute, by carefully collected information, the correctness of his statements, and generally to make myself acquainted with the present state of the Slave Trade, and the practical working of our Treaties.

The rise of the Slave Traffic with which I was now called upon to deal had been pointed out so far back as 1871, when, in my report dated 20th March of that year, I expressed an opinion that, if stopped by sea, the slave dealers would transfer their operations to the land, and that, before closing the sea traffic, steps should be taken to meet in anticipation the danger thus indicated.

The Slave Trade Treaty of 1873, which I had the honour to negotiate, had the immediate effect of practically ending the sea traffic to foreign countries, and at the same time of calling into existence the land route which I had foretold, by which the sufferings of the slaves were increased tenfold, these unfortunates being daily marched in chain-gangs along the coast, even to Lamo, beyond which the mortality became excessive, and yet a few were pushed on to the Somali country by land, by one unbroken journey of 700 miles from Kilwa.

Thus, although we had put an end to the export of slaves from this coast to Persia and Arabia, we had not ameliorated the fate of the slave, and the mortality on the new route being greater, left the depopulation of the rich and fertile lands of Central Africa to proceed at a quicker pace than before.

The first accurate information regarding this new slave route was collected by Vice-Consul Elton, acting under my orders on a mission from Zanzibar to Kilwa, towards the end of 1873. In performing this journey he, in thirty days, passed no less than 4,096 slaves being marched in gangs to the north, and from this we were led to imagine that even then an organized traffic had been established; it, however, remained doubtful how far these rates would be kept up, and whether the dealers were not working off the accumulation of slaves which we knew had taken place at Kilwa owing to the sudden stoppage of the sea traffic.

Mr. Holmwood's report of a mission to the northern dominions of Zanzibar in the latter part of 1874, when he visited the upper portion of the land route, showed, however, that, so far from this traffic being likely to stop as the stock of slaves in hand was worked off at Kilwa, it had become a systematic trade carried on with regularity, and at a profit as regarded the route up to Lamo, and, if the statistics he collected could be relied on, a worse form of Slave Trade had sprung up in the place of that we had the previous year suppressed.

Captain Prideaux, who then acted as Consul-General, reported, however, that, in his opinion, Mr. Holmwood had been entirely misled and had greatly exaggerated the state of the case. I was therefore directed by your Lordship to investigate the facts for myself and to act according to circumstances.

Mr. Holmwood in his report had asserted that of the slaves taken north by land, 15,000 had been shipped from the mainland to the Island of Pemba, which of itself would constitute a breach of the Treaty of 1873. I therefore submitted to your Lordship, in forwarding that officer's able report in my letter of July 27th, that I should on returning to my post apply myself to sift his evidence and that of the agents employed on the coast, both as to the general land traffic and the numbers being smuggled into the Island of Pemba, and if it were shown that a fractional part of the number stated by Mr. Holmwood to be taken to Pemba were so transported, I proposed to call His Highness' attention to his Treaty obligations and point out the necessity of taking steps to put an end to the land traffic through his dominions, which, although not in itself illegal, would have become so as being a means towards the shipment of slaves.

In this work, as above sketched, but acting under your Lordship's express directions, I have since my return been steadily engaged, and have made myself accurately aware, as far as is possible, regarding the leaders of slave caravans, the numbers of slaves in each, their destination, and the parties by whom money had been provided.

In this way I became fully satisfied that, while the total number of slaves marched north, of late, has not been quite so great as had been estimated by Mr. Holmwood for the previous year, a yet larger proportion than he had given were this season destined for Pemba.

I could account for and name the owners of not less than 1,000 slaves that left Kilwa by land to be introduced into that island during a succession of months, and therefore inferred that, in the year, not less than 12,000 had been taken, the probability being that many more, of whom I knew nothing, had been smuggled.

Matters of a more immediate nature delayed the action I should otherwise have taken to press this upon His Highness' attention, but as these enabled me to obtain the statutory abolition of slavery in the northern third of his dominions, and the blocking of the land route north of Lamo, this was the less to be regretted, and I lost no time, when confidence had again been established, in bringing the question in a systematic way before His Highness, by submitting a list of no less than thirty-eight offenders, whose punishment I asked, observing, as the ground for their arrest that, although ostensibly taking slaves by land, they did so in order that they might be shipped in contravention of Treaty, a statement I was now ready to prove.

To do His Highness justice, I have to state that, although he doubted at the time the accuracy of my information, on the grounds that all such reports had been concealed from him or denied by his people, and that if anything like the numbers I alleged were being taken to Pemba, our cordon of boats must surely have made more captures; the greater part of those I had indicated were seized by his orders, and I believe the result of the investigation which followed had not a little to do with giving him that confidence which he afterwards showed in the correctness of my estimates.

A second list of offenders, thirty in number, was forwarded to Bagamoyo, which had now become a sort of mart for the Pemba dealers, and many of those implicated were in consequence placed in irons.

Notwithstanding the accumulated evidence I was now bringing to bear, His Highness' evident personal anxiety to carry out his Treaty stipulations, and his readiness to punish offenders in a way that left nothing to be said, almost disarmed me from urging him at once to extremes, by denouncing him as having failed to give effect to the Treaties, and I preferred allowing the inevitable conclusion which must ensue from the policy I followed, to force itself on his mind and convince him that no half measures could be of the smallest avail, and that nothing remained, if he was to enforce his authority, but putting down with a high hand the entire land traffic.

The information gained in my investigations, together with the growing experience of the officers of Her Majesty's ship "London," whose exertions are beyond all praise, had, however, begun to bear fruit in the shape of slave captures to which I could point, for it had, I confess, seemed strange, even allowing for the facilities in crossing a narrow channel during the night, that our boats should hitherto not have made more prizes.

Already interviews had taken place at which I had forced these questions on His Highness' attention, and these had been followed by letters further pressing the



subject. It was not, however, before the 15th of April that I was enabled to place before His Highness, in a manner that seemed likely to meet with a favourable reception, my demands in a distinct and direct form.

In the letter, of which I inclose a copy, I showed that this question was one with which I was authorized to deal by your Lordship, and that had seriously occupied the attention of Her Majesty's Government, that, but for events which affected the integrity of his dominions and his continuation as an independent Ruler, I should have brought it forward in stronger terms before now, that these complications being over, we looked to him to see that the people of Pemba did not set his orders for the observance of Treaty systematically at defiance, that recent captures—especially the last with 129 slaves on board—must have convinced him of the accuracy of my information, and that, as in this case, the slave dealers had attempted to murder our officer and his men, in their endeavour to escape capture, the land traffic, which was but the first stage of the route to Pemba, had assumed an importance he could no longer ignore or decline to deal with. I showed him that the profits were so great that nothing but radical measures could be expected to succeed in stopping the trade, and that as the action taken by His Highness, at my immediate request, with regard to the dealers whom I had denounced, was proved, by an intercepted letter, to have been understood by the whole body as a total prohibition of the trade, it would be well if he now did, by public Proclamation and definite instructions to his officers, all he had received credit for from those engaged in slave dealing, and forbid, absolutely, all land traffic in slaves, the transport of slaves through his dominions, and the fitting out of slave caravans, or even their arrival from the interior.

Your Lordship will perceive that the action I here indicated far exceeded anything hitherto negotiated or attempted, and beyond the scope of all former concessions; and I was well aware that, should His Highness consent, we might be called upon to carry out your Lordship's assurance of support conveyed to him as reported in my despatch of the 15th instant.

I am happy to state, as the result of my labour carried on ever since my return from Europe, that, after mature and serious deliberation, His Highness has given his adhesion to my views, and that, being asked to draft the necessary Proclamations, I had the honour to submit to the Sultan the two here annexed—one having for its object the closing of the land route from Kilwa in such a way that the local Governors will find it necessary to see it carried out; and the other, more difficult to enforce, but which will be the most effectual step yet taken towards the abolition of the Slave Trade on this coast, and ending those annual raids which go on depopulating Central Africa and making the regeneration of those really rich lands more hopeless and far distant year by year.

It now remains to be seen how far these important concessions to British influence can be carried out by the Sultan. That he has the will to do so is evident, but it is to be remembered in this he stands alone. His people to a man are against him and simply yield to the inevitable. His Governors, ill paid, are open to other influences, and have for the most part been themselves too often engaged in the traffic to look on it as a crime.

The success, therefore, of the present step will depend on this office being kept as before thoroughly informed on all that passes on the coast, so as to show His Highness when and where pressure must be brought.

Left alone, his Governors will conceal from him the truth and again connive at the traffic; but if this agency should be as fortunate as of late in getting timely information, and the people see that the Sultan's authority will be supported, the local officers will find it too dangerous to permit its continuance.

I shall in a second Report forward the Arabic copies of the Proclamations, and further particulars as to how the orders therein have been issued, when the drafts submitted by me have been approved of by His Highness.

I have, &c.  
(Signed) JOHN KIRK.

---

Inclosure 1 in No. 1.

*Dr. Kirk to the Sultan of Zanzibar.*

Sir, I CANNOT hide from your Highness that the constant proofs of Slave Trade carried on by the people of Pemba in contravention of the Treaty of 5th June, 1873,  
[585]

Zanzibar, 1876.



and in defiance of your Highness' authority, is a matter that has seriously occupied the attention of Her Majesty's Government and of Lord Derby, and on which I have received his Lordship's instructions for my guidance.

On this subject I should have addressed your Highness before, had other matters affecting the integrity of your dominions, which threatened your existence as an independent ruler, not forced such questions for the time in the background.

Happily, those difficulties are, for the present, at an end, and your Highness' authority re-established on a firmer footing than it was before; but the people of Pemba, your subjects, still continue to set aside all rules and to transport thousands of slaves from Kilwa by land to the harbours on the coast, from which they can convey them in a few hours to their estates.

Recent captures of slaves taken crossing to Pemba, especially the last with 129 slaves on board, will have convinced your Highness of the general accuracy of my former statements regarding the extent of this traffic.

The slaves in this case, as in others, had been ordered by wealthy people in Pemba, who, afraid to go themselves and incur the danger of the severe punishment now inflicted by your Highness on offenders, hire others, who for money are willing to run this risk, and who, as their agents, buy slaves with their money in Kilwa or Bagamoyo, and having taken them the first part of the way by land, transport them in dhows to Pemba.

In every case the land route from Kilwa to Pangani is only the means first used to carry out this breach of Treaty, and I cannot resist the many proofs that are forced upon me that not less than 1,000 slaves leave Kilwa every month for Pemba.

Of these few are taken by our boats, on account of the short distance from the mainland to Pemba, which usually enables vessels to cross at night.

The profits of this illicit Traffic are so great, that if the slaves are safely landed the loss of the vessel is of no importance. Thus, for instance, the vessel of Zohr bin Saeed just taken with 129 slaves, which cost 130 dollars, would have gained over 200 dollars on that single voyage, and she has, with another vessel of the same owner, been steadily engaged in the Slave Trade with Pemba for several months.

It gives me now the greatest satisfaction in pressing this subject upon your Highness, to be able to put in your hands at the same time a letter taken in this dhow, of which I shall transmit a copy to Lord Derby as independent proof that your Highness has personally been doing your utmost to put an end to the Traffic.

Your Highness will find in this letter that many of those I denounced by name as slave-dealers at Kilwa have been seized and imprisoned, and you will also perceive that there is no doubt the Governor of Kilwa has done his duty, and laid hands, as he was ordered, on those actively engaged in the Slave Trade.

The slave-dealers, you will find, believe that final orders will be given to put an end to the land traffic, their last resource, and are quite prepared to yield.

Now I would venture to submit to your Highness' very serious consideration whether at the present time, when you hold such ample proof of the manner in which your subjects at Pemba persistently set aside your authority and employ agents who do not hesitate to fire on and attempt to murder our officers and men that they may convey slaves by sea, thus giving your enemies ground for remark, and your friends just cause for complaint, it would not be politic for your Highness to do in a public manner, by Proclamation, all that the slave-dealers believe you are doing, and to prohibit the conveyance of slaves by land, under pain of severe punishment to those engaged, and forfeiture of slaves and property.

A further order to prohibit the approach of slave caravans from the interior, from Nyassa and elsewhere under similar penalties, would, I feel satisfied, put an end to the constant breach of Treaty by your subjects, which has now become a matter of such magnitude that Her Majesty's Government have fully determined to interfere.

In offering this advice I can promise the full support of the British authorities and of the Government, and assure your Highness at the same time that your own good faith and earnest wish to do all that has been asked is a matter that has been often brought before Lord Derby in my Reports, and that Her Majesty's Government are fully aware of the difficult and delicate position you yourself occupy, and, whilst determined to put an end to these contraventions of the Treaty, will support your authority in taking the steps necessary thereto.

I have, &c.  
(Signed) JOHN KIRK.

## [Inclosure 2 in No. 1.]

*Salim bin Suliman to Homaïd bin Saeed and Suliman bin Khalfan.*

(Translation.)

After compliments,

THIS letter comes from the harbour of Tanga; and, my dear friend, if you ask about Sayyid Barghash, I tell you His Highness has stopped the buying and selling of slaves at Kilwa and Bagamoyo, and imprisoned the dealers in irons; this is the news, and at Bagamoyo the agents are sending back their money.

NOTE.—Then follows reference to Slave Orders for the above parties—partly illegible.

## Inclosure 3 in No. 1.

*Proclamation Draft No. 1.*

To all to whom it may concern of our friends on the mainland of Africa, the Island of Pemba, and elsewhere :

WHEREAS, in disobedience of our orders, and in violation of the terms of our Treaties with Great Britain, slaves are being constantly conveyed by land from Kilwa, for the purpose of being taken to the Island of Pemba, be it known, that we have determined to stop, and by this Order do prohibit, all conveyance of slaves by land under any condition, and we have instructed our Governors on the coast to seize and imprison those found disobeying this Order, and to confiscate their slaves.

Be this known, &amp;c.

Dated

(L.S.)

## Inclosure 4 in No. 1.

*Proclamation Draft No. 2.*

To all whom it may concern, Our friends on the mainland of Africa and elsewhere.

WHEREAS, slaves are being brought from the countries of Nyassa, Uyao, and elsewhere, to the coast, and there sold to dealers who take them to Pemba against Our orders and the terms of Treaties with Great Britain, be it known that we forbid the arrival of slave caravans from the interior, and the fitting out of slave caravans by Our subjects, and have given Our orders to Our Governors accordingly, and all slaves arriving at the coast will be confiscated.

Be this known, &amp;c.

Dated

(L.S.)

## No. 2.

*Dr. Kirk to the Earl of Derby.—(Received June 6.)*

(Extract.)

*Zanzibar, April 28, 1876.*

IN continuation of my despatch of 20th instant, reporting the successful issue of the negotiations with which I had been instructed by your Lordship for the suppression of the Land Slave Traffic, I have now the honour to forward copies of the two Proclamations as finally issued for stopping the land slave route, and the fitting out of slave hunting expeditions for the interior.

On the 21st of April I received, for perusal, the Sultan's letters of instruction to the Governors on the coast, forwarding the proclamation, and now inclose in translation the circular letter addressed to the principal local authorities, and that to the Governor of Kilwa.

I shall have copies of the notification printed in Arabic, with an English and Swahili translation, the latter in the native character understood by all classes, for



distribution on the coast, and in the interior on the line of caravan routes, and I shall take care that Mr. Young, now established on Lake Nyassa, is made aware that the slave-dealers who scour that country are liable to imprisonment, and to the confiscation of their slaves.

Your Lordship is aware that, through the preliminary action taken in this matter by me, the Slave Trade had been driven into the hands of Arabs of the lowest class, foreigners to Zanzibar, whose business it was to convey slaves from Kilwa by land, purchased with money obtained in Pemba or Lamo, and deliver them to their employers. These men who, knowing the consequences in case of detection, did not hesitate to fire on our boats when escape of their slave cargo became otherwise hopeless, are not likely tamely to submit and give up their slaves to the miserable soldiery of Seyyid Burgash, or the authority of his Governors, and as I shall now take even greater pains than before to be informed, and so force the local authorities to act, collisions on the coast are therefore almost certain. I have therefore renewed your Lordship's assurances of assistance and support from the British authorities, should the steps His Highness has taken make them necessary, and I shall see that your Lordship's assurances are carried into effect.

Inclosure 1 in No. 2.

*Circular Letter to the Zanzibar Governors on the Coast forwarding Proclamations.*

To the Governor of

(Translation.)

(After compliments.)

I SEND you a Proclamation which you will see posted at the Custom-house, and you will stop the arrival of slaves at your place and at all villages in its vicinity, and whoever transgresses this our order you will imprison and take possession of his slaves informing us thereof.

Dated the 24th Rabia el Awal 1293 (20th April, 1876).

This is from Barghash bin Saeed and written with his own hand.

Inclosure 2 in No. 2.

*Letter forwarding two Proclamations addressed to the Governor of Kilwa.*

(Translation.)

(After compliments.)

I SEND you two Proclamations which you will see posted at the Custom-house, and you will prevent the fitting out, departure, and return of slave caravans from and at Kilwa and all the places in its neighbourhood, and any one acting in disobedience to our orders you will imprison and seize his slaves, reporting to us your proceedings.

Dated 24 Rabia el Awal 1293 (20th April, 1876).

This is from Barghash bin Saeed and written by his own hand.





COMMUNICATIONS from Dr. Kirk respecting the  
Suppression of the Land Slave Traffic in the  
Dominions of the Sultan of Zanzibar.

---

*Presented to both Houses of Parliament by Com-  
mand of Her Majesty. 1876.*

---



















